



Missouri Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Missouri. Confirm the latest requirements with the Missouri Department of Revenue — Motor Vehicle Bureau before completing your transaction.

KEY FACTS

State	Missouri
Agency	Missouri Department of Revenue — Motor Vehicle Bureau
Process	See official source
Notary required	No
Bill of sale	Yes
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 13, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Yes	ODOMETER Yes	INSPECTION Conditional
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IMPORTANT DEADLINES

Within 30 days

Buyer must title and pay sales tax within 30 days of purchase. A \$25 penalty applies on day 31, increasing \$25 per additional 30 days up to a maximum of \$200.

PRINTABLE CHECKLIST

Buyer checklist

- ☐ **Signed title from seller** **REQUIRED**
The seller must have signed the title over to you. Check that the odometer reading is noted.
- ☐ **Bill of sale** **RECOMMENDED**
Proof of purchase with VIN, price, and both parties' information.
- ☐ **Government-issued photo ID** **REQUIRED**
Required when submitting title transfer paperwork.
- ☐ **Payment for title transfer fees** **REQUIRED**
Fees vary by state. Check your state's official DMV fee schedule.
- ☐ **Proof of insurance** **REQUIRED**
Most states require proof of minimum liability insurance before issuing plates.
- ☐ **Sales tax payment** **CONDITIONAL**
Sales or use tax is typically due when registering the vehicle. Rate and basis vary by state.

Required forms

- ☐ **Signed title from seller** **REQUIRED**
The seller must sign the title over to you. Verify the VIN and odometer reading.
- ☐ **Title transfer application** **REQUIRED**
Form required to apply for a new title in your name. Requirements vary by state.

SPECIAL REQUIREMENTS

Notary: No — Missouri does not require the title signatures to be notarized for private-party sales. Buyer and seller must print and sign the back of the title in the assignment area.



Bill of sale: Yes — The seller (other than a licensed dealer) must submit a completed Notice of Sale (Form DOR-5049) or Bill of Sale (Form DOR-1957) to the Department of Revenue within 30 days of the sale.

Odometer disclosure: Yes — Required by federal law for vehicles under 10 years old.

Inspection: Conditional — A safety inspection no more than 60 days old is required at title transfer, unless the vehicle is less than 11 years old AND has fewer than 150,000 miles. Emissions inspection is also required in St. Louis City and Jefferson, St. Charles, and St. Louis counties.

STEP-BY-STEP PROCESS

- 1 Run a vehicle history report (e.g., CARFAX or NMVTIS) before purchase.
- 2 Verify the seller's name matches the name on the title.
- 3 Ensure the title is free of liens or confirm the lien will be resolved.
- 4 Have the seller sign the title over to you and complete odometer disclosure.
- 5 Obtain a bill of sale from the seller.
- 6 Submit the signed title, application, fees, and proof of insurance to your state DMV.
- 7 Pay any applicable sales tax.

COMMON MISTAKES

- Not verifying that the seller is the titled owner.
- Failing to check for outstanding liens before purchase.
- Missing the deadline to register the vehicle after purchase.
- Not getting a bill of sale.

OFFICIAL SOURCES

Missouri DOR — Buying a Vehicle

<https://dor.mo.gov/motor-vehicle/titling-registration/buying-vehicle.html>

Missouri DOR Motor Vehicles

<https://dor.mo.gov/vehicles/>