



Montana Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Montana. Confirm the latest requirements with the Montana Motor Vehicle Division before completing your transaction.

KEY FACTS

State	Montana
Agency	Montana Motor Vehicle Division
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	40 days
Last reviewed	May 13, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION No
---------------------	------------------------------------	------------------------	-------------------------

IMPORTANT DEADLINES

Within 40 days

Buyer has 40 days from the date of sale to apply for a title and register the vehicle at the County Treasurer's office. A \$10 late fee applies after 40 days.

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 — Montana HB 165 (effective October 1, 2025) eliminated notarization requirements for title transfers. The seller's signature on the title no longer needs to be notarized.



Bill of sale: Conditional — A bill of sale (Form MV-24) cannot independently transfer a Montana title; all registered owners must sign the title directly. A bill of sale may supplement the title in special situations such as incomplete assignments.

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

Inspection: No — Montana has no seller-provided smog certificate or emissions test requirement for private-party sales.

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

Montana DOJ — Buying or Selling a Vehicle

<https://dojmt.gov/driving/buying-or-selling-a-vehicle/>

Montana DOJ Motor Vehicles

<https://doj.mt.gov/driving-and-vehicles/>