



New Jersey Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in New Jersey. Confirm the latest requirements with the New Jersey Motor Vehicle Commission (MVC) before completing your transaction.

QUICK ANSWER

Buying a used car in New Jersey? Get the signed title and a bill of sale from the seller — New Jersey law requires the seller to provide one with your name and address, the date, the odometer reading, and the sale price. You have 10 working days to transfer the title in person at an MVC agency, or a \$25 penalty applies. You'll pay a \$60 title fee (\$85 with a lien) and 6.625% sales tax. In New Jersey the seller removes and surrenders their plates, so you'll register the vehicle and get plates in your own name. Verify current requirements with the New Jersey MVC.

KEY FACTS

State	New Jersey
Agency	New Jersey Motor Vehicle Commission (MVC)
Process	See official source
Notary required	No
Bill of sale	Yes
Odometer disclosure	Yes
Filing deadline	10 days
Last reviewed	May 13, 2026

QUICK REFERENCE

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

Within 10 days

To avoid a \$25 penalty, the buyer must transfer the title within 10 working days from the date of sale. This must be done in person at a motor vehicle agency.

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 — Notarization is not required for standard buyer and seller signatures on the title for a private-party sale. Notarization is only required for a Power of Attorney.

Bill of sale: Yes — A bill of sale is required from the seller and must include the buyer's name and address, date of sale, odometer reading, and sale price.

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

Inspection: No — The seller is not required to provide an inspection certificate at the time of sale. New Jersey has a biennial (every 2 years) state inspection cycle, and the buyer inherits the vehicle's current inspection status.

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

New Jersey MVC — Transfer Ownership

<https://www.nj.gov/mvc/vehicles/transowner.htm>

New Jersey MVC

<https://www.nj.gov/mvc/>