



New Jersey Car Title Transfer Checklist

New Jersey title transfers must be completed in person at a Motor Vehicle Commission (MVC) agency. The buyer has 10 working days from the date of sale to file the title transfer; missing this window results in a \$25 penalty. The seller is required by NJ law to provide a bill of sale to the buyer including the buyer's name and address, sale date, odometer reading, and sale price. New Jersey charges 6.625% sales tax on the purchase price plus the standard \$60 title fee (or \$85 for a title with a lien). In New Jersey the seller removes their license plates and surrenders them to the MVC unless they transfer them to another vehicle they own; the buyer registers the vehicle and receives plates in their own name. Notarization is not required for standard transfers (only for Power of Attorney transactions).

QUICK ANSWER

A New Jersey title transfer must be completed in person at an MVC agency. The buyer has 10 working days from the date of sale to file, or a \$25 late penalty applies. New Jersey charges a \$60 title fee (\$85 with a lien) and 6.625% sales tax. The seller removes their license plates and surrenders them to the MVC (unless transferring them to another vehicle they own), and the buyer registers the vehicle and gets plates in their own name. Notarization isn't required for standard transfers. Verify current fees and requirements with the New Jersey MVC.

KEY FACTS

State	New Jersey
Agency	New Jersey Motor Vehicle Commission (MVC)
Process	In person
Notary required	No
Bill of sale	Yes
Odometer disclosure	Yes
Filing deadline	10 days
Last reviewed	May 21, 2026

QUICK REFERENCE

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

Within 10 days

Buyer must transfer the title at a NJ MVC agency within 10 working days of the date of sale 10 working days, not calendar days.

Within 10 days

\$25 late fee applies after 10 working days Single flat-rate penalty added to the title application fee.

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed title from seller **REQUIRED**
- ☐ Bill of sale from seller **REQUIRED**
- ☐ Government-issued photo ID (NJ driver's license preferred) **REQUIRED**
- ☐ Proof of NJ auto insurance (from a NJ-licensed insurer) **REQUIRED**
Insurance meeting NJ minimum liability requirements.
- ☐ Payment for title fee (\$60 or \$85), 6.625% sales tax, and annual registration fee **REQUIRED**

Seller checklist

- ☐ Signed New Jersey title (back, seller's signature section) **REQUIRED**
Sign as your name appears on the front. No notarization required for standard transfers.



- ☐ **Odometer disclosure on the title** REQUIRED
- ☐ **Bill of sale with buyer's name/address, date, odometer reading, and sale price** REQUIRED
Required by NJ law.
- ☐ **Lien release letter (if applicable)** CONDITIONAL
- ☐ **Remove your license plates** RECOMMENDED
In New Jersey, plates belong to the owner — remove them and surrender them to the MVC, or transfer them to another vehicle you own.

Required forms

- ☐ **OS/SS-7 — Universal Title Application (legacy form name)** CONDITIONAL
[Form OS/SS-7](#)
Used by NJ MVC for title applications. Most transactions now use the MVC's in-agency forms at the counter.
- ☐ **OPRA — Power of Attorney for Vehicle Title (when needed)** CONDITIONAL
Required when one party cannot attend the transfer in person.

FEES

\$60 — Title fee (no lien) (Standard title fee with no lien on the vehicle.)
\$85 — Title fee (with lien) (Applied when there is a lien on the new title.)
6.625% — Sales tax (NJ state sales tax on the purchase price. Local taxes do not apply.)
\$25 — Late title transfer penalty (Added when the title is transferred more than 10 working days after the date of sale.)
sourceNeeded — varies by vehicle weight/age (typically \$35.50–\$84) — Registration fee (Annual registration. Newer/heavier vehicles have higher fees.)

SPECIAL REQUIREMENTS

Notary: No — New Jersey does not require notarization for standard private-party title transfers. The seller's signature on the back of the title is sufficient. Notarization is only required when a Power of Attorney is used.

Bill of sale: Yes — A bill of sale is required by NJ law. It must include the buyer's name and address, date of sale, odometer reading, and sale price. Use the buyer's own format or a printable NJ MVC template.

Odometer disclosure: Yes — Required by federal law for vehicles less than 20 model-years old. Completed on the back of the NJ title and on the bill of sale.

Inspection: No — Sellers are not required to provide an inspection certificate at the time of sale. NJ uses a biennial inspection cycle, and the buyer inherits the vehicle's current inspection status. The buyer should confirm the inspection sticker is current before driving.

Plates: In New Jersey, license plates belong to the owner, not the vehicle. The seller removes the plates and surrenders them to the MVC, unless they transfer the plates to another vehicle they own. The buyer registers the vehicle and receives plates in their own name.

STEP-BY-STEP PROCESS

- 1 Confirm the seller is the titled owner of record on the front of the NJ title.
- 2 Check the title for liens — outstanding liens must be released before transfer.
- 3 Seller signs the back of the title in the seller's section and completes the odometer disclosure.
- 4 Seller prepares a bill of sale with buyer's name/address, date, odometer reading, and sale price (NJ law).
- 5 Buyer obtains NJ auto insurance from a NJ-licensed insurer.
- 6 Buyer makes an appointment at an MVC agency (appointments are required for many transactions).
- 7 Buyer brings the signed title, bill of sale, photo ID, proof of NJ insurance, and payment to the MVC agency within 10 working days.
- 8 Buyer pays the title fee (\$60 with no lien, \$85 with a lien) + 6.625% sales tax + annual registration fee.
- 9 MVC issues new registration; new title arrives by mail in approximately 2 weeks.

COMMON MISTAKES

- Missing the 10-working-day deadline — \$25 late penalty applies.
- Not getting a bill of sale from the seller — NJ law requires it with specific fields filled in.
- Leaving your plates on the car — in New Jersey the seller removes the plates and surrenders them to the MVC (or transfers them to another vehicle they own).
- Going to MVC without an appointment — many MVC agencies require an appointment for title transactions.



- Trying to do an online title transfer — NJ requires in-person filing for title transfers.
- Buying without NJ insurance — buyer cannot complete registration without NJ-based liability insurance.
- Confusing 'working days' with calendar days for the 10-day deadline.

OFFICIAL SOURCES

NJ MVC — Transfer Vehicle Ownership

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

NJ MVC — Registration Fees

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

NJ MVC — Vehicle Inspections

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

NJ Treasury — Sales Tax

<https://www.state.nj.us/treasury/taxation/>

New Jersey MVC

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