



New Mexico Used Car Buyer's Paperwork Checklist

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

KEY FACTS

State	New Mexico
Agency	New Mexico Motor Vehicle Division (MVD)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 13, 2026

QUICK REFERENCE

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

Within 30 days

Buyer must apply for title and registration within 30 calendar days from the date of transfer. A \$20 late fee applies after 30 days; a 50% Motor Vehicle Excise Tax penalty also applies after 90 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 — Notarization is not required for a standard private-party sale where both buyer and seller personally sign the title assignment. Notarization is only required for gifts (Affidavit of Gift Form MVD-10018) or when a Power of Attorney is used.



Bill of sale: Conditional — A Bill of Sale (Form MVD-10009) is required when the assignment on the reverse of the title is incomplete. Both buyer and seller must sign and include vehicle info, sale price, and addresses.

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

Inspection: Conditional — A VIN inspection by a certified inspector is required for any vehicle being titled in New Mexico for the first time from an out-of-state title. Emissions testing is required for vehicles registered in Bernalillo County (Albuquerque area).

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 Mexico MVD — Used Vehicles<https://www.mvd.newmexico.gov/chapter-4-title-and-registration-used-vehicles/>**New Mexico MVD**<https://www.mvd.newmexico.gov>