



New York Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in New York. Confirm the latest requirements with the New York State Department of Motor Vehicles (DMV) before completing your transaction.

QUICK ANSWER

New York buyers must register the vehicle at a NY DMV office within 10 days of purchase. Bring Form MV-82 (Vehicle Registration/Title Application), the notarized title (seller's signature must be notarized), proof of NY insurance, and payment for the title fee, registration fee, and applicable NY sales tax (4% state plus local rate).

KEY FACTS

State	New York
Agency	New York State Department of Motor Vehicles (DMV)
Process	See official source
Notary required	Yes
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	10 days
Last reviewed	May 10, 2026

QUICK REFERENCE

NOTARY Yes	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Not specified
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IMPORTANT DEADLINES

Within 10 days

Register the vehicle at a NY DMV office within 10 days of purchase to avoid fines

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.



FEES

Title certificate fee + registration fee (NY state sales tax (4%) plus local tax applies. Submit to a NY DMV office.)

SPECIAL REQUIREMENTS

Notary: Yes — New York requires the seller's signature on the title to be notarized before the buyer can complete the title transfer.

Bill of sale: Conditional — Not required by law but recommended as proof of purchase.

Odometer disclosure: Yes — Required for vehicles under 10 years old. Recorded on the title.

Inspection: Not specified — Inspection requirements vary by state and vehicle type. Check your state agency.

STEP-BY-STEP PROCESS

- 1 Verify the title is clear of liens and the seller's name matches the title.
- 2 Have the seller's signature notarized on the title before the transaction.
- 3 Seller completes odometer disclosure on the title.
- 4 Obtain a written bill of sale.
- 5 Complete Form MV-82 (Vehicle Registration/Title Application).
- 6 Submit MV-82, the notarized title, proof of NY insurance, and fees to a NY DMV office within 10 days.
- 7 Pay title fee, registration fee, and applicable sales tax.

COMMON MISTAKES

- Seller signature not notarized — the NY DMV will reject a non-notarized title.
- Missing the 10-day registration deadline, resulting in fines.
- Not verifying the seller is the titled owner.
- Forgetting to pay NY sales tax at time of registration.

OFFICIAL SOURCES

NY DMV — Transfer Vehicle Ownership

<https://dmv.ny.gov/registration/transfer-vehicle-ownership>

NY DMV — Registration Fees

<https://dmv.ny.gov/registration/registration-fees>

New York DMV

<https://dmv.ny.gov>