



New York Car Title Transfer Checklist

New York title transfers are handled by the state Department of Motor Vehicles at a DMV office. The buyer completes Form MV-82 (Vehicle Registration/Title Application) together with Form DTF-802 (Statement of Transaction — Sale or Gift of Motor Vehicle, Trailer, ATV, Vessel, or Snowmobile) to calculate sales tax. New York charges 4% state sales tax plus local county/city tax (total typically 7.5–8.875% depending on location). The buyer must visit a DMV office within 10 days of purchase to avoid fines and to register the vehicle. Most vehicles also need to pass a New York State Inspection within 10 days of registration to keep registration valid.

QUICK ANSWER

New York title transfers require the seller's signature on the title to be notarized — the NY DMV will reject a non-notarized title. Complete Form MV-82 and submit it with the notarized title, proof of NY insurance, and fees to a NY DMV office within 10 days of purchase. NY sales tax (4% state plus local rate) is due at registration.

KEY FACTS

State	New York
Agency	New York State Department of Motor Vehicles (DMV)
Process	In person · By mail
Notary required	Yes
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	10 days
Last reviewed	May 21, 2026

QUICK REFERENCE

NOTARY Yes	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Conditional
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IMPORTANT DEADLINES

Within 10 days

Buyer must register and transfer title at a NY DMV office within 10 days of purchase. Driving an unregistered vehicle on NY roads after 10 days can result in fines and ticket exposure.

Within 10 days

Vehicle must pass NY State Inspection within 10 days of registration. Applies to most vehicles. Some new vehicles purchased from a NY dealer are pre-inspected.

Deadline

Seller's release of liability is automatic via the buyer's registration. NY does not require the seller to file a separate notice of sale — once the buyer registers, the seller's liability is released.

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Signed, notarized title from seller **REQUIRED**
- ☐ Completed Form MV-82 **REQUIRED**
[Form MV-82](#)
- ☐ Completed Form DTF-802 (sales tax declaration) **REQUIRED**
[Form DTF-802](#)
- ☐ Bill of sale or MV-912 **RECOMMENDED**
- ☐ Proof of NY auto insurance (FS-20 or insurance ID card from a NY-licensed insurer) **REQUIRED**
- ☐ Government-issued photo ID (NY-issued preferred) **REQUIRED**



- ☐ **Payment for title fee, sales tax, registration fee, and plate fee (if applicable)** **REQUIRED**

Seller checklist

- ☐ **Signed and notarized title (back, seller signature section)** **REQUIRED**
The seller's signature must be notarized for a NY title transfer.
- ☐ **Odometer disclosure on the title** **REQUIRED**
- ☐ **Bill of sale (MV-912 recommended)** **RECOMMENDED**
[Form MV-912](#)
Document the price, date, VIN, and both parties' info.
- ☐ **Lien release letter (if applicable)** **CONDITIONAL**
- ☐ **Remove license plates before the buyer drives away** **REQUIRED**
NY plates stay with the seller, not the vehicle. Return them to the DMV if not transferring to another vehicle.

Required forms

- ☐ **MV-82 — Vehicle Registration/Title Application** **REQUIRED**
[Form MV-82](#)
Primary title and registration application filed at a NY DMV office.
- ☐ **DTF-802 — Statement of Transaction (Sales Tax)** **REQUIRED**
[Form DTF-802](#)
Submitted with MV-82 to declare the purchase price and calculate sales tax. Also used to document a gift transfer.
- ☐ **MV-912 — Vehicle Bill of Sale** **RECOMMENDED**
[Form MV-912](#)
New York's official bill of sale template. Use when needed to document a transfer or gift.
- ☐ **MV-901 — Affidavit of Notice of Lien** **CONDITIONAL**
[Form MV-901](#)
Filed by a lender when there is financing on the new title.
- ☐ **MV-902 — Application for Duplicate Title** **CONDITIONAL**
[Form MV-902](#)
Required if the seller lost the title before transferring.

FEES

\$50 — Title certificate fee (Standard NY title certificate fee. Confirm current amount with your DMV office.)

4% state + local county/city tax (total ~7.5–8.875%) — Sales tax (Calculated on the sale price declared on DTF-802. NYC, Westchester, and several counties have the highest combined rates.)

sourceNeeded — varies by vehicle weight (\$26–\$140+) — Registration fee (Based on vehicle weight. Use the NY DMV fee chart or in-person estimate.)

\$25 for new plates (typical) — Plate fee (If new license plates are issued (e.g. switching from out-of-state plates or losing the prior plate).)

SPECIAL REQUIREMENTS

Notary: Yes — New York requires the seller's signature on the back of the title to be notarized for private-party transfers. This is enforced at the DMV office when the buyer applies for the new title.

Bill of sale: Conditional — Form MV-912 is the official New York bill of sale and is required for transactions where DTF-802 alone does not document the sale (e.g. gift, dealer transactions). A bill of sale is recommended for all private-party sales to document the price, date, and odometer reading.

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

Inspection: Conditional — New York requires an annual safety and emissions inspection on most registered vehicles. New owners must pass inspection within 10 days of registration (often handled by the buyer after the DMV visit). Out-of-state vehicles must be inspected within 10 days of registering in NY.

Plates: New York plates stay with the seller, not the vehicle. The seller removes plates before the buyer drives off; the buyer receives new NY plates (or transfers from another NY vehicle they own) at registration.

STEP-BY-STEP PROCESS

- 1 Confirm the seller is the titled owner of record on the front of the NY title.
- 2 Check the title for liens — outstanding liens must be released before transfer.



- 3 Both parties meet at a notary public for the seller to sign the back of the title.
- 4 Seller completes the odometer disclosure on the title.
- 5 Seller and buyer complete MV-912 (bill of sale) — keep copies for both parties.
- 6 Buyer completes Form MV-82 (registration/title application) and Form DTF-802 (sales tax).
- 7 Buyer obtains NY auto insurance (FS-20 card from a NY-licensed insurer).
- 8 Seller removes the license plates from the vehicle (NY plates stay with seller).
- 9 Buyer makes a DMV appointment and brings the notarized title, MV-82, DTF-802, MV-912, insurance card, photo ID, and payment within 10 days.
- 10 DMV issues new registration and new license plates. The new title is mailed in approximately 90 days.
- 11 Within 10 days of registration, buyer takes the vehicle for the NY State Inspection at a licensed inspection station.

COMMON MISTAKES

- Seller signing the title without notarization — DMV will reject the application and require a corrected, notarized title.
- Missing the 10-day registration deadline — fines and tickets can result, and the buyer cannot legally drive on NY roads.
- Not removing seller's plates before sale — NY plates stay with the seller; failing to remove them creates liability issues.
- Forgetting Form DTF-802 — without it, sales tax cannot be calculated and the application is incomplete.
- Underreporting the sale price on DTF-802 — NY DMV may reassess based on Kelley Blue Book or NADA value and assess additional tax.
- Skipping NY State Inspection within 10 days of registration — vehicle registration can be suspended.
- Using whiteout or alterations on the title — voids the title and requires the seller to obtain a duplicate (MV-902).

OFFICIAL SOURCES

NY DMV — Transfer Vehicle Ownership

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

NY Form MV-82

<https://dmv.ny.gov/forms/mv82.pdf>

NY Form DTF-802 (Sales Tax)

https://www.tax.ny.gov/pdf/current_forms/ssf/ssf802.pdf

NY Form MV-912 (Bill of Sale)

<https://dmv.ny.gov/forms/mv912.pdf>

NY DMV — Registration Fees

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

NY State Inspection

<https://dmv.ny.gov/inspection>

New York DMV

<https://dmv.ny.gov>