



North Carolina Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in North Carolina. Confirm the latest requirements with the North Carolina Division of Motor Vehicles (NCDMV) before completing your transaction.

QUICK ANSWER

North Carolina buyers apply for title at an NCDMV license plate agency within 28 days of purchase using Form MVR-1 (Application for Certificate of Title). A 3% Highway Use Tax (HUT) is generally due on the purchase price — check the NCDMV website for the current rate and any applicable cap. The seller retains their NC plates, so plan to obtain new plates.

KEY FACTS

State	North Carolina
Agency	North Carolina Division of Motor Vehicles (NCDMV)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	28 days
Last reviewed	May 10, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION Not specified
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IMPORTANT DEADLINES

Within 28 days
Apply for title at an NCDMV license plate agency within 28 days of purchase

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 fee + 3% Highway Use Tax (HUT) (HUT of 3% is based on the purchase price. Check NCDMV for the current cap and rate.)

SPECIAL REQUIREMENTS

Notary: No — Notarization is generally not required to buy a used car from a private seller in North Carolina.

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

Odometer disclosure: Yes — Seller must complete odometer disclosure on the title for vehicles under 10 years old.

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

STEP-BY-STEP PROCESS

- 1 Verify the seller's name matches the title and check for liens.
- 2 Have the seller sign the back of the title and complete odometer disclosure.
- 3 Obtain a written bill of sale with VIN, price, date, and both parties' information.
- 4 Complete Form MVR-1 (Application for Certificate of Title).
- 5 Visit an NCDMV license plate agency within 28 days with the signed title, MVR-1, proof of NC insurance, and payment.
- 6 Pay the title fee and 3% Highway Use Tax.

COMMON MISTAKES

- Missing the 28-day deadline for title application.
- Not accounting for the 3% Highway Use Tax in the purchase budget.
- Accepting a title with the seller's signature in the wrong place.
- Forgetting that the seller keeps their NC plates.

OFFICIAL SOURCES

NCDMV — Vehicle Titles

<https://www.ncdot.gov/dmv/title-registration/vehicle/Pages/default.aspx>

NCDMV — Highway Use Tax

<https://www.ncdot.gov/dmv/title-registration/taxes/Pages/default.aspx>

North Carolina DMV

<https://www.ncdot.gov/dmv/>