



North Carolina Car Title Transfer Checklist

North Carolina title transfers go through an NCDMV license plate agency (NCDMV's local offices). Both the seller's and buyer's signatures on the title must be notarized — bring both parties to a notary together or have the seller's signature notarized in advance. The buyer files Form MVR-1 (Application for Certificate of Title) within 28 days of the date of sale and pays the title fee (\$56 for most passenger vehicles) plus North Carolina's 3% Highway Use Tax (HUT) on the purchase price. Unlike most states, North Carolina does not charge sales tax on vehicles — the HUT replaces sales tax. The HUT is capped on certain vehicle types (the current general cap is sourceNeeded — confirm with NCDMV).

QUICK ANSWER

North Carolina title transfers are processed at an NCDMV license plate agency — not at a driver license office — within 28 days of transfer using Form MVR-1 (Application for Certificate of Title). A 3% Highway Use Tax generally applies — check the NCDMV website for the current rate and any cap. NC license plates generally stay with the seller.

KEY FACTS

State	North Carolina
Agency	North Carolina Division of Motor Vehicles (NCDMV)
Process	In person
Notary required	Yes
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	28 days
Last reviewed	May 21, 2026

QUICK REFERENCE

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

Within 28 days

Buyer must apply for title at an NCDMV license plate agency within 28 days of the date of sale

Within 28 days

Late title transfer penalty applies after 28 days NCDMV assesses a penalty for transfers filed late (sourceNeeded — verify current penalty).

PRINTABLE CHECKLIST

Buyer checklist

- ☐ Notarized title from seller **REQUIRED**
- ☐ Completed MVR-1 **REQUIRED**
Form MVR-1
- ☐ Proof of NC liability insurance (insurance card or DL-123) **REQUIRED**
- ☐ Government-issued photo ID **REQUIRED**
- ☐ Title fee + 3% HUT + registration fee payment **REQUIRED**
- ☐ Safety/emissions inspection (within registration county requirements) **CONDITIONAL**

Seller checklist

- ☐ Signed and notarized NC title (back, seller's section) **REQUIRED**
The seller's signature must be notarized.



- ☐ **Odometer disclosure on the title or MVR-180** REQUIRED
[Form MVR-180](#)
- ☐ **Damage disclosure (MVR-181) if vehicle is less than 5 years old** CONDITIONAL
[Form MVR-181](#)
- ☐ **Lien release letter (if applicable)** CONDITIONAL
- ☐ **Remove NC license plates** REQUIRED
Plates stay with the seller, not the vehicle.

Required forms

- ☐ **MVR-1 — Application for Certificate of Title** REQUIRED
[Form MVR-1](#)
Primary NC title application. Filed at an NCDMV license plate agency.
- ☐ **MVR-180 — Odometer Disclosure Statement** CONDITIONAL
[Form MVR-180](#)
Required when the title's odometer disclosure field is full or unavailable.
- ☐ **MVR-181 — Damage Disclosure Statement** CONDITIONAL
[Form MVR-181](#)
Required for vehicles less than 5 model-years old. Discloses prior damage.
- ☐ **MVR-4 — Application for Duplicate Title** CONDITIONAL
[Form MVR-4](#)
Used when the seller lost the title before transferring.

FEES

\$56 — Title certificate fee (Standard NC title fee for passenger vehicles. Confirm current amount with NCDMV.)

3% of purchase price — Highway Use Tax (HUT) (Replaces sales tax. Capped at a maximum for some vehicle types (sourceNeeded — verify cap). Collected at the license plate agency at title transfer.)

sourceNeeded — varies by vehicle weight (typically \$38.75–\$56 base) — Registration fee (annual) (Some counties add a property tax assessment collected with registration.)

sourceNeeded — included in registration — License plate fee (Specialty plates have additional fees.)

SPECIAL REQUIREMENTS

Notary: Yes — North Carolina requires both the seller's and buyer's signatures on the title to be notarized. Most license plate agencies have a notary on-site; or have signatures notarized before visiting the agency.

Bill of sale: Conditional — NC does not require a separate bill of sale by statute, but a written record of the price (used to calculate the 3% Highway Use Tax) is strongly recommended. Form MVR-180 (Odometer Disclosure Statement) is used when the title's odometer area is full.

Odometer disclosure: Yes — Required by federal law for vehicles less than 20 model-years old. Completed on the back of the title and on Form MVR-180 if needed.

Inspection: Yes — North Carolina requires an annual safety inspection on most vehicles. Emissions inspection is required in 19 counties (primarily Charlotte, Raleigh, and Greensboro metros). Inspection is generally required before registration in covered counties.

Plates: North Carolina plates stay with the owner, not the vehicle. The seller removes plates before delivery; the buyer either transfers plates from another NC vehicle they own or buys new plates at registration.

STEP-BY-STEP PROCESS

- 1 Confirm the seller is the titled owner of record on the NC title.
- 2 Both parties together visit a notary public (or schedule notarization at the license plate agency).
- 3 Seller signs the back of the title in the notary's presence; notary witnesses and stamps.
- 4 Seller completes the odometer disclosure on the title (or on MVR-180 if needed).
- 5 Seller completes damage disclosure (MVR-181) if the vehicle is less than 5 years old.
- 6 Seller removes NC plates from the vehicle.
- 7 Buyer obtains NC liability insurance in their name.
- 8 Buyer completes MVR-1 (signature must also be notarized — typically done at the license plate agency).
- 9 Buyer takes the notarized title, MVR-1, insurance proof, photo ID, and payment to an NCDMV license plate agency within 28 days.
- 10 Buyer pays \$56 title fee + 3% Highway Use Tax + annual registration fee.



- 11 License plate agency issues new registration and plates; new title arrives by mail in approximately 2 weeks.
- 12 Buyer completes safety (and emissions, if applicable) inspection within the required window.

COMMON MISTAKES

- Seller signing the title without notarization — NC will reject non-notarized titles.
- Missing the 28-day deadline — late penalties apply on top of the title fee and HUT.
- Not realizing NC plates stay with the seller — driving on the seller's plates is illegal.
- Confusing Highway Use Tax with sales tax — NC charges HUT (3%) on vehicles, not sales tax.
- Skipping MVR-181 damage disclosure for a vehicle under 5 years old — required by NC statute.
- Trying to file at NCDOT or another office instead of an NCDMV license plate agency.

OFFICIAL SOURCES

NCDMV — 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>**NCDMV — Forms and Publications (MVR-1, MVR-180, MVR-181)**<https://www.ncdot.gov/dmv/downloads/Pages/default.aspx>**NCDMV — Locate a License Plate Agency**<https://www.ncdot.gov/dmv/offices-services/locate-dmv-office/>**NC Vehicle Inspection**<https://www.ncdot.gov/dmv/title-registration/emissions-safety/Pages/default.aspx>**North Carolina DMV**<https://www.ncdot.gov/dmv/>