



Pennsylvania Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Pennsylvania. Confirm the latest requirements with the Pennsylvania Department of Transportation (PennDOT) before completing your transaction.

QUICK ANSWER

Pennsylvania buyers must complete Form MV-4ST (Vehicle Sales and Use Tax Return/Application for Registration) and submit it at a PennDOT Driver License Center or authorized title and registration agent within 20 days of purchase. Pennsylvania sales tax generally applies on the purchase price — verify the current rate with PennDOT before submitting. The seller retains their PA license plates, so plan to obtain new plates.

KEY FACTS

State	Pennsylvania
Agency	Pennsylvania Department of Transportation (PennDOT)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	20 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 20 days
Apply for title within 20 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 + registration fee + PA sales tax (Sales tax generally applies on the purchase price — verify the current rate with PennDOT before submitting. Submit Form MV-4ST with payment.)

SPECIAL REQUIREMENTS

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

Bill of sale: Conditional — Not required by state law but strongly 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 outstanding liens.
- 2 Have the seller sign the back of the title and complete odometer disclosure.
- 3 Obtain a written bill of sale.
- 4 Complete Form MV-4ST (Vehicle Sales and Use Tax Return/Application for Registration).
- 5 Submit MV-4ST, signed title, proof of PA insurance, and payment to a PennDOT Driver License Center or authorized agent within 20 days.
- 6 Obtain new Pennsylvania plates — the seller keeps their plates.

COMMON MISTAKES

- Missing the 20-day title application deadline.
- Not obtaining new plates — the seller takes their PA plates with them.
- Underpaying sales tax — Pennsylvania generally applies sales tax on the purchase price; verify the current rate with PennDOT before submitting.
- Accepting a title with whiteout or alterations.

OFFICIAL SOURCES

PennDOT — Buying and Selling a Vehicle

<https://www.penndot.pa.gov/TravelInPA/Pages/Buying-and-Selling-a-Vehicle.aspx>

PennDOT Form MV-4ST

<https://www.penndot.pa.gov/TravelInPA/registrationRenewal/Documents/mv-4st.pdf>

PennDOT

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