



Tennessee Used Car Buyer's Paperwork Checklist

Use this checklist to prepare for buying a used vehicle from a private seller in Tennessee. Confirm the latest requirements with the Tennessee Department of Revenue — Title and Registration Services before completing your transaction.

KEY FACTS

State	Tennessee
Agency	Tennessee Department of Revenue — Title and Registration Services
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 days
Last reviewed	May 13, 2026

QUICK REFERENCE

NOTARY No	BILL OF SALE Conditional	ODOMETER Yes	INSPECTION No
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IMPORTANT DEADLINES

Within 30 days

Buyer must submit the signed title and application to the county clerk's office within 30 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.

SPECIAL REQUIREMENTS

Notary: No — Tennessee does not require notarization of its own titles for private-party transfers. Tennessee honors notarization requirements of out-of-state titles (e.g., if the title was issued by a state that requires notarization).

Bill of sale: Conditional — A bill of sale is required only when the seller holds a lien-encumbered title — in that case it must be notarized and include the lienholder's name and address. For standard private sales with a clear title, a bill of sale is recommended but not legally required.



Odometer disclosure: Yes — Required by federal law for vehicles under 10 years old.

Inspection: No — Tennessee ended its vehicle emissions testing program. No seller emissions certificate is required for private sales statewide.

STEP-BY-STEP PROCESS

- 1 Run a vehicle history report (e.g., CARFAX or NMVTIS) before purchase.
- 2 Verify the seller's name matches the name on the title.
- 3 Ensure the title is free of liens or confirm the lien will be resolved.
- 4 Have the seller sign the title over to you and complete odometer disclosure.
- 5 Obtain a bill of sale from the seller.
- 6 Submit the signed title, application, fees, and proof of insurance to your state DMV.
- 7 Pay any applicable sales tax.

COMMON MISTAKES

- Not verifying that the seller is the titled owner.
- Failing to check for outstanding liens before purchase.
- Missing the deadline to register the vehicle after purchase.
- Not getting a bill of sale.

OFFICIAL SOURCES

Tennessee Revenue — Vehicle Titling

<https://www.tn.gov/revenue/title-and-registration/vehicle-titling/titling-a-vehicle.html>

Tennessee Title and Registration

<https://www.tn.gov/revenue/title-and-registration.html>