



Texas Used Car Buyer's Paperwork Checklist

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

QUICK ANSWER

Texas buyers must apply for a new title at the county tax assessor-collector's office within 30 days of purchase — not at a TxDMV branch. Bring the signed title, completed Form 130-U, proof of Texas insurance, and payment for the \$33 title fee plus 6.25% sales tax based on the sale price or Standard Presumptive Value (whichever is higher).

KEY FACTS

State	Texas
Agency	Texas Department of Motor Vehicles (TxDMV)
Process	See official source
Notary required	No
Bill of sale	Conditional
Odometer disclosure	Yes
Filing deadline	30 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 30 days

Apply for title at county tax assessor-collector 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.



FEES

\$33 + 6.25% tax — Title application fee \$33 + 6.25% motor vehicle sales tax (If the sale price is below the Standard Presumptive Value, tax is calculated on the SPV.)

SPECIAL REQUIREMENTS

Notary: No — Texas does not require notarization to buy a used car from a private seller.

Bill of sale: Conditional — Not required by law but strongly recommended. Form 130-U is the primary title transfer document.

Odometer disclosure: Yes — Completed on Form 130-U 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 Seller signs the back of the title and fills in buyer info, sale price, date, and odometer.
- 3 Both parties complete Form 130-U (Application for Texas Certificate of Title).
- 4 Submit Form 130-U, signed title, proof of insurance, and payment to the county tax assessor-collector within 30 days.
- 5 Pay 6.25% motor vehicle sales tax based on sale price or Standard Presumptive Value.

COMMON MISTAKES

- Missing the 30-day title application deadline — daily penalty fees apply.
- Paying tax on a price below SPV — the tax office will calculate tax on the higher value.
- Not verifying the VIN on the title matches the vehicle.
- Accepting a title with whiteout or alterations.

OFFICIAL SOURCES

TxDMV — Buying or Selling a Vehicle

<https://www.txdmv.gov/motorists/buying-or-selling-a-vehicle>

Texas DMV

<https://www.txdmv.gov>