



Virginia Used Car Buyer's Paperwork Checklist

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

QUICK ANSWER

Buying a used car in Virginia? Get the signed title (no notarization needed), a bill of sale or Vehicle Price Certification (Form SUT-1) if the price isn't recorded on the title, and an odometer disclosure for vehicles under 10 years old. You should then title the vehicle with the Virginia DMV promptly — generally within about 30 days — and will usually owe the 4.15% Motor Vehicle Sales and Use Tax (on the sale price or \$75, whichever is greater). Virginia also requires a safety inspection, plus an emissions test if you live in Northern Virginia. Verify current requirements with the Virginia DMV before you file.

KEY FACTS

State	Virginia
Agency	Virginia Department of Motor Vehicles (DMV)
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 Conditional
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IMPORTANT DEADLINES

Within 30 days

Virginia generally expects the buyer to title the vehicle within about 30 days of purchase; a late fee may apply after that. Verify the current deadline with the Virginia DMV.

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 — Virginia does not require notarization for standard private-party title transfers. Virginia also offers a fully online electronic title transfer for Virginia-titled vehicles.

Bill of sale: Conditional — A separate bill of sale or Vehicle Price Certification (Form SUT-1) is required when the sale price is not recorded on the title, or when the vehicle is more than 5 years old and the price may be questioned for tax purposes.

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

Inspection: Conditional — Virginia requires an annual safety inspection for all vehicles; buyers must obtain a valid safety inspection sticker before operating the vehicle. In Northern Virginia (Arlington, Fairfax, Loudoun, Prince William, Stafford counties and certain cities), an emissions inspection is also required before registration.

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

Virginia DMV — Buy or Sell a Vehicle
<https://www.dmv.virginia.gov/vehicles/buy-sell>
Virginia DMV
<https://www.dmv.virginia.gov>