Buying a car from a private seller

The buyer's checklist — before, at and after the sale. Title, registration, tax and inspection rules differ by state, so check your state's rules where the list says so.

BEFORE THE SALE

- [ ] Ask to see the title. Check that the seller's name matches their ID and that no open lien is shown — or that the lien release is with the paperwork.
- [ ] Compare the VIN on the title with the VIN on the car (dashboard plate and driver's door jamb).
- [ ] Get a vehicle history report and an independent pre-purchase inspection, and test-drive the car.
- [ ] Check your state's deadlines and costs: title transfer, registration, sales or use tax, and any inspection or emissions test.

AT THE SALE

- [ ] Complete and sign the bill of sale with the seller in one sitting, and check that both copies match.
- [ ] Make the exchange in the same sitting: the seller verifies your payment, then signs the title over and hands you the title, the lien release if there was a loan, the keys and your signed copy of the bill of sale. Do not pay a seller who cannot hand over the signed title at the same time.
- [ ] Make sure the odometer reading is written where your state requires it and matches the dash.
- [ ] Get the seller's contact details and the service records.

AFTER THE SALE

- [ ] Insure the car before you drive it. Nearly every state requires it, and the registration usually cannot be issued without it.
- [ ] Apply for the title and registration within your state's deadline and pay the tax due; late transfers usually cost extra.
- [ ] Keep the bill of sale with the title paperwork. It is your record of the price and the date.

General checklist, not legal advice. It does not replace your state's or agency's own forms and instructions.