Selling a car privately

The seller's checklist — before, at and after the sale. Plates, taxes, deadlines and notarization differ by state, so check your state's rules where the list says so.

BEFORE THE SALE

- [ ] Find the certificate of title. If a lender still holds it, arrange the payoff and get the lien release in writing.
- [ ] Gather the service records, the owner's manual and every key and remote.
- [ ] Check your state's rules: who keeps the plates, whether the title signature must be notarized, how the odometer is disclosed, and whether you must file a release of liability or notice of sale.
- [ ] Decide the price and how you will be paid, and plan to verify the payment before anything changes hands: count cash together; confirm a cashier's check with the issuing bank at a number you look up yourself, not one printed on the check; watch a transfer arrive in your own account. Funds showing as "available" do not mean a check has cleared — a fake check can take weeks to be discovered.

AT THE SALE

- [ ] Check the buyer's photo ID against the name you write on the bill of sale.
- [ ] Complete and sign the bill of sale together, in one sitting, so both copies match. Each of you keeps a signed copy.
- [ ] Make the exchange in the same sitting: once you have verified the payment, sign the title over, write the odometer reading where the title asks for it, and hand over the title and keys. Do not leave the buyer's name blank, and do not release the title or keys before the full price is verified.
- [ ] If the buyer cannot pay the full price now, do not complete the sale today. A deposit and a later completion belong in a separate written agreement, and the title stays with you until then.

AFTER THE SALE

- [ ] Remove the plates if your state says they stay with you.
- [ ] File the release of liability or notice of sale with your state's agency, if it has one, within its deadline.
- [ ] Cancel or transfer the insurance only after the sale is reported and the plates are dealt with. Some states, Georgia for example, require you to cancel the registration before the insurance to avoid a lapse penalty.
- [ ] Keep your copy of the bill of sale and any receipt from the title transfer.

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