Seller checklist

Selling a car privately in New Jersey, from the first photo to the last plate.

Before the sale

- [ ] **The title is in your name.** If a lender holds it, pay off the loan and get the title released first.
- [ ] **Lost the title?** Apply for a duplicate before you list: Form OS/SS-UTA, proof of ownership (current or expired registration, proof of insurance or a certified registration record), $60 fee. The MVC says an appointment at an agency is the best route; mail can take 8 to 12 weeks.
- [ ] **Agree how you will be paid before you meet.** Never hand over a signed title until the payment is secured. A cashier's check you can't verify is not payment.

At the handover

- [ ] **Payment is confirmed** and in a form that can't be reversed or bounce.
- [ ] **Sign the seller's section** on the back of the title and give the title to the buyer.
- [ ] **Give a bill of sale** with the buyer's name and address, the sale date, the odometer reading and the price (template on page 3).
- [ ] **Write the true odometer reading.** The MVC asks for an accurate figure.
- [ ] **Photograph** the signed title, the bill of sale and the odometer before the buyer leaves.
- [ ] **Take your plates off the car.** In New Jersey plates go with you, not the car.

After the sale

- [ ] **Plates:** move them to another vehicle registered in your name (same class: car to car, truck to truck) or surrender them at an MVC agency, the plate drop box, or by mail with a self-addressed stamped envelope. Keep the receipt. Out-of-state plates and inspection stations are not accepted.
- [ ] **Insurance:** keep your plate receipt first, then ask your insurer when to end coverage. The MVC's Uninsured Motorist unit sends a suspension notice when an insurer reports dropped coverage on a registered vehicle.
- [ ] **If a notice arrives,** send proof you no longer own the car (plate receipt, Plate Status Form RSC-6, or proof of registration in another state) to UM.INFO@MVC.NJ.GOV. The MVC says processing takes about 5 to 7 working days.
- [ ] **Keep your records** (title photo, bill of sale, plate receipt, messages with the buyer) for as long as you'd want proof of the sale date.

The buyer's clock: the MVC says a New Jersey or dealer-reassigned title should be transferred within 10 working days of the sale to avoid a $25 penalty. It is the buyer's deadline, which is one more reason to date the bill of sale accurately.

Buyer checklist

Buying a car privately in New Jersey: check first, pay second, retitle on time.

Before any money moves

- [ ] **The name on the seller's ID matches the title.**
- [ ] **The VIN matches the car** (dashboard, door-jamb sticker and title).
- [ ] **The title is clean:** no blanks, other people's names, corrections or crossed-out lines. If a lender is listed, you need the lien release.
- [ ] **The seller has the title in hand.** If they say it is lost or in the mail, ask to see the duplicate in their name before you pay.
- [ ] **Get the car inspected** by a mechanic you chose, not one the seller picked.
- [ ] **Pay in a way that doesn't make either of you go first.**

At the handover

- [ ] **Check the odometer** matches what the seller wrote on the title and bill of sale.
- [ ] **Get the signed title and a bill of sale** (buyer's and seller's names and addresses, sale date, odometer, price).
- [ ] **Take photos** of the signed title and the bill of sale.

At the MVC (appointment required)

The MVC's page says to schedule an appointment: no walk-ins. Bring:

- [ ] **The assigned title** with both names and addresses, signatures, date, price and your driver license number.
- [ ] **Form BA-49**, the Vehicle Registration Application.
- [ ] **Your driver license or other ID** (a copy only if someone signs for you with a power of attorney).
- [ ] **Proof of New Jersey insurance** on the car, or the insurer's name and policy number.
- [ ] **Fees:** title $60 ($85 if financed with one lien, $110 with two), plus a registration fee that varies by vehicle and includes plates. Sales tax: the NJ Division of Taxation can help at 609-984-6206.
- [ ] **Title from another state?** Add Form OS/SS-UTA. From a state that doesn't issue titles, the MVC asks for a notarized statement and a VIN tracing or photo.
- [ ] **Gift?** Sales tax applies unless the purchase price line on the back of the title is marked as a gift.

Deadline: a New Jersey or dealer-reassigned title should be transferred within **10 working days** of the date of sale to avoid a $25 penalty, per the MVC's transfer page.

Vehicle bill of sale

Fill in, sign, and keep a copy each. Photograph it before you part. The MVC may ask for more in special cases, such as a vehicle with no title.

Seller

Full name _____

Address _____

Phone or email _____

Buyer

Full name _____

Address _____

Phone or email _____

Vehicle

Year, make, model _____

Color _____

VIN _____

Odometer reading at sale _____

Plate number (removed by seller) _____

Sale

Sale date and time _____

Sale price (USD) _____

Payment method _____

The seller states they are the owner of the vehicle and have the right to sell it, and that the odometer reading above is accurate to the best of their knowledge. The vehicle is sold **as is**, with no warranty from the seller, unless both parties write otherwise here:

Other terms _____

_____

Seller signature _____ Buyer signature _____

Date _____ Date _____