

# FACT SHEET

## Buying or Selling Your Vehicle in Pennsylvania

### **PURPOSE**

The purpose of this fact sheet is to inform Pennsylvania residents of the proper procedures when buying or selling a vehicle in Pennsylvania privately or through a motor vehicle dealer.

After reading this fact sheet, you should be able to have all the paperwork completed smoothly and with confidence. Arrangements for the seller and buyer to meet with an authorized PennDOT agent will ensure that the application is completed with correct information, which will result in the vehicle transfer being processed promptly and properly by PennDOT.

### **TRANSFERRING A PENNSYLVANIA TITLE - This must be completed by an agent, tag service, or motor vehicle dealer who is an authorized PennDOT agent.**

If you are buying or selling a vehicle that is already titled in Pennsylvania, the seller must list the purchaser's name and address, sign and print his/her name and disclose the odometer reading if applicable, in the presence of an authorized agent. In addition, the purchaser must sign and print his/her name in the spaces provided.

Section D on the front of the title must be completed by the purchaser. If the vehicle is to be financed, the lien information must be included in Section D. If the lienholder participates in the Electronic Lien and Title Program, please include the lienholder's Financial Institution Number (FIN). When Sections A and D are signed and notarized, the title has been "transferred." If the vehicle is being titled in more than one name, all owners must sign the title.

### **OUT-OF-STATE VEHICLES**

If you are buying a vehicle which is titled in another state, check the front and back of the title carefully. There should be a place for the seller's signature and your vehicle's current odometer reading. The seller's signature may require notarization on some out-of-state titles.

You must consult an agent, tag service, or motor vehicle dealer who is an authorized PennDOT agent or the Pennsylvania Bureau of Motor Vehicles about out-of-state title transfers. Many dealers and authorized tag services now process title applications online and can assist you through the process of applying for a Pennsylvania title and registration.

### **VEHICLE IDENTIFICATION NUMBER (VIN) TRACING OR VERIFICATION**

A VIN plate tracing must be attached to the reverse side of the white copy of Form MV-1, "Application for Pennsylvania Certificate of Title," in the following situations:

- (1) When a Pennsylvania resident acquires a new vehicle or acquires a used vehicle from a non-resident, including an out-of-state dealer, for use in this commonwealth. **NOTE:** If the MCO is assigned to a Pennsylvania registered dealer and reassigned to a PA resident, the VIN verification is not required.
- (2) When a vehicle is previously titled or registered in another state or country and brought into this commonwealth.
- (3) When the initial application for a Pennsylvania Certificate of Title is for a truck, truck-tractor or motor home, regardless of the source of ownership.

A tracing is obtained by placing tracing paper against the VIN plate and applying pressure with a lead pencil, stroking left to right across the entire surface of the VIN plate to produce on the paper an image of all information that has been embossed on the VIN plate.

If you are unable to locate your vehicle's VIN plate or you are unable to secure a legible tracing of the plate, contact a certified inspection mechanic or a notary public in the employ of a dealership, manufacturer or full agent. These individuals are authorized to inspect and verify the VIN when a tracing of the VIN plate is not possible. They will complete the verification on Form MV-1, "Application for Certificate of Title," Section A or [Form MV-41, "Application for Correction of Vehicle Record or Verification of Vehicle Identification Number."](#) **NOTE: A photograph of a vehicle's VIN plate is acceptable if the VIN in the photograph is physically compared to the vehicle's VIN plate and the photograph is signed and dated by a certified inspection mechanic.** If the vehicle is located outside of Pennsylvania, the VIN must be verified by a police officer, a mechanic employed by a motor vehicle dealer or an armed forces installation provost marshal or motor transportation officer.

### **RECORDING THE MILEAGE**

The seller must indicate the mileage of the vehicle in Section A on the back of the Pennsylvania title or in the appropriate space provided on the out-of-state title.

### **REMOVING THE REGISTRATION PLATE**

After the title is transferred, the seller must remove the registration plate from the vehicle. **The registration plate should never be given to the purchaser.** The registration plate should be returned to the Bureau of Motor Vehicles unless the seller plans to transfer it to another vehicle. The registration plate should be mailed to: Bureau of Motor Vehicles, Return Tag Unit, 1st Floor, 1101 South Front Street, Harrisburg, PA, 17104.

### **REGISTRATION**

In addition to establishing ownership of the vehicle by transferring the title to your name, you will need to register it in order to obtain a registration plate and drive it on the highway. You can apply for registration on the same form used for the title application. If you already have a Pennsylvania registration plate, an authorized PennDOT agent can transfer it to the vehicle you are buying. For vehicles already titled in Pennsylvania, Section F of Form MV-4ST must be completed by an authorized PennDOT agent to indicate whether you want a new plate or are transferring a plate from another vehicle.

For a new or out-of-state vehicle (not previously titled in Pennsylvania), Section G of Form MV-1 must be completed by an authorized PennDOT agent to indicate whether you want a new plate or are transferring a plate from another vehicle.

New registrations will expire 12 or 24 (if applicable) months from the month of issuance. Example: If the registration is issued in September (regardless of the day of the month), it will expire in August of the following one or two years. You may be eligible to renew your motor vehicle for either a one-year or two-year registration period. Both registration periods and the required fees are provided on the registration renewal form or [Form MV-70S, "Bureau of Motor Vehicles Schedule of Fees,"](#) located on our website at [www.dmv.pa.gov](http://www.dmv.pa.gov). **NOTE:** If the fee listed in the "2-yr. fee" block on your registration renewal form, is "N/A," your vehicle type is not eligible to renew for a two-year period.

Effective December 31, 2016, customers can still renew their registration via all currently available service channels, however, they will also be able to enjoy the convenience of paying their registration fee online from home or a mobile device, printing and signing a permanent registration credential,

without waiting for delivery by mail. PennDOT will no longer mail a registration card for registrations renewed online.

ACT 89, signed into law November 25, 2013, provided for the elimination of vehicle registration stickers. PennDOT no longer issues registration stickers, effective December 31, 2016. Customers are still required to maintain a valid and current registration and must present the registration card to law enforcement when asked. The valid registration card is also still required when having a safety inspection completed.

You may also want a personalized registration plate. Many of our registration plates may be personalized. To check personalized registration plate availability, visit PennDOT's Driver and Vehicle Services website, [www.dmv.pa.gov](http://www.dmv.pa.gov) and select the Plate Availability link from the list of services under the Online Services heading. A temporary registration plate may be issued or you may transfer an existing valid registration plate to allow the vehicle to be used on roadways since eight to 10 weeks are required for the manufacturing and issuance of a personalized registration plate.

In addition, Pennsylvania offers many specialty plates that honor military members, members of organizations or alumni associations for their community service activities.

### **TEMPORARY REGISTRATION PLATES**

When you purchase a vehicle from an individual and you do not have a registration plate to be transferred, you may obtain a temporary registration, valid for 90 days, from an authorized PennDOT agent.

### **INSURANCE REQUIREMENTS**

Prior to a temporary registration plate being issued or transfer of a registration plate, one of the following items must be presented to the authorized PennDOT agent as acceptable proof of insurance. No other forms or receipts are acceptable as proof of insurance.

1. An insurance identification card issued by an insurance carrier. A PennDOT approved self-insured individual(s) is authorized and required to produce an insurance ID card. (**NOTE:** Hand printed identification cards issued by a Pennsylvania-licensed insurance company or agency are unacceptable.)

Insurance identification cards must contain the name and address of the insured, vehicle identification number, make and body style of the insured vehicle. In addition, the card must contain the insurance company name, policy number, and effective and expiration dates; or,

2. The declaration page of an insurance policy or a copy thereof; or,
3. A copy of a valid binder of insurance that contains all of the information required to appear on the ID card, excluding the policy number, and is signed and dated by a licensed insurance agent or broker; or,
4. A copy of an application for insurance to the Pennsylvania Assigned Risk Plan that contains all of the information required to appear on the ID card, excluding the policy number, and is signed and dated by a licensed producer (insurance agent).

Each of the documents listed above should be in the applicant's name unless an agent is transferring a registration plate and is presented with one of the above items as proof of insurance in a name that differs from the name shown on the transferred vehicle's registration card. The plate may be transferred and the proof of insurance is acceptable if both the old registration card and proof of insurance have the same vehicle identification number listed.

PennDOT has determined that an authorized PennDOT agent may accept, as proof of insurance for a newly purchased vehicle, any of the above items. These documents may cover a vehicle being traded

or another vehicle that the applicant may own. If the owner presents proof of insurance for one of these vehicles, the insurance must be current. Also, the vehicle listed must be in the same name as that of the newly purchased vehicle. It is the applicant's responsibility to contact his insurance agent or broker within 14 days of purchasing a vehicle to extend coverage to the newly purchased vehicle. (Items may be listed with the new vehicle's description.)

**NOTE:** Authorized agents are not permitted to verify insurance information by simply contacting the applicant's insurance agent by telephone. However, photocopies, facsimile (FAX) or printout copies of an acceptable proof of insurance document may be accepted by an authorized agent when sent directly by the vehicle owner's insurance company or agency to the authorized PennDOT agent's office. Vehicle owners may not deliver the above copies to the authorized PennDOT agent's office.

## **FEES**

For a current listing of motor vehicle fees, please refer to Form MV-70S, "Bureau of Motor Vehicles Schedule of Fees," located on our website at [www.dmv.pa.gov](http://www.dmv.pa.gov).

To determine if your county participates in the Fee for Local Use, please refer to the Fee for Local Use – Participating Counties Fact Sheet located on our website at [www.dmv.pa.gov](http://www.dmv.pa.gov).

## **SALES TAX**

Pennsylvania sales tax is 6% of the purchase price or the current market value of the vehicle (7% for residents of Allegheny County and 8% for City of Philadelphia residents).

If a motor vehicle is taken by the seller as a trade-in, the tax is imposed upon the difference between the purchase price of the motor vehicle purchased and the value of the motor vehicle taken as a trade-in by the seller.

## **RECORDING THE TITLE TRANSFER**

### **USED VEHICLES**

In most cases, you will need the services of an authorized PennDOT agent or the Bureau of Motor Vehicles to assist you in transferring the title. The authorized PennDOT dealer, agent, or online title/registration processor must send the title application directly to PennDOT. The agent must handle the paperwork and may not give it to the customer.

If the seller's certificate of title is held electronically by a lienholder, a paper title must be obtained before the seller can transfer ownership of the vehicle and the purchaser can make application for a Pennsylvania Certificate of Title.

Upon receiving the purchaser's application, PennDOT will create a new title in the purchaser's name and mail it to them. If they borrowed money to purchase the vehicle, the title or an electronic file will be sent directly to the bank or finance company. After the loan is paid in full, the lender will satisfy the lien and send the title to the purchaser.

### **NEW VEHICLES**

The dealer where you purchased your new vehicle is responsible for sending the application to PennDOT. If the vehicle is not financed, a title in your name will be sent directly to you.

### **MOVING**

If you are going to title your vehicle in another state, you will be responsible for filing the forms required by that state. Your vehicle must have a current Pennsylvania registration plate in order to legally drive it to the other state. Insurance coverage must be maintained until you are properly titled and registered in another state.

## **SALVAGE VEHICLES**

If you sell your vehicle for salvage, sign the title over to the buyer and remove your registration plate. Return the registration plate to PennDOT unless you are planning to transfer it to another vehicle.

## **INSPECTION**

In order to maintain safe highways, the once-a-year safety inspection system requires that all used vehicles be inspected within 10 days of sale unless a valid inspection sticker is displayed on the vehicle. The buyer is responsible for having the vehicle inspected, which can be done at any Pennsylvania certified inspection station. If the vehicle is registered in an area of the commonwealth participating in the Emissions Inspection Program, the vehicle will also be required to have an emissions inspection.

## **DUPLICATE TITLES**

If you misplace or lose your title, you can apply for a duplicate title using [Form MV-380, "Application for Duplicate Title,"](#) which is available from authorized PennDOT agents or it can be downloaded from PennDOT's Driver and Vehicle Services website at [www.dmv.pa.gov](http://www.dmv.pa.gov). There is a fee for all duplicate titles. If you took out a loan when you first purchased your vehicle but it has since been paid, it is a good idea to have the bank or finance company sign Form MV-380. This could save time in the event that PennDOT had not been notified that your loan is now paid off. There is no additional fee to remove a lien which has been satisfied.

## **APPLICATION FOR CERTIFICATE OF TITLE FOR MOBILE HOME OR MANUFACTURED HOME**

When transferring ownership of a mobile home or manufactured home, additional documentation must be included.

If a mobile home or manufactured home that has been anchored to the ground to facilitate connection with electricity, water and sewerage and **that has been** previously titled in Pennsylvania and used as a residence in Pennsylvania immediately preceding its sale or transfer, is offered for sale or transfer, the transferor shall obtain a tax status certification from the Tax Claim Bureau of the county in which the home is situated, showing the county, municipal and school district real estate taxes due on the home as shown by the Tax Bureau records as of the date of the certification. This includes any delinquent taxes turned over to a third party for collection. This tax certification shall be provided to the transferee and PennDOT in conjunction with the transfer of ownership.

**NOTE:** If a new mobile home or manufactured home is being titled using the Manufacturer's Certificate of Origin (MCO) as the proof of ownership, **neither** the tax status certification nor Form MV-16T is required.

The tax status certification must include the following information:

- The parcel number assigned to the home.
- The amount of current or delinquent taxes owed from the parcel number.
- The date upon which a tax for the parcel number will accrue and the taxing period that the tax will cover.
- The address and telephone numbers of the tax collection authority and tax claim bureau or equivalent office.

Should taxes be due from the home, the transferor shall pay the delinquent real estate taxes in full or cause the taxes to be paid in full and an updated tax status certification must be obtained and provided to the transferee and PennDOT before the transfer is completed.

If the mobile home or manufactured home is **NOT** anchored to the ground to facilitate connections with electricity, water and sewerage OR was not used as a residence in Pennsylvania or isn't titled in

Pennsylvania, [Form MV-16T, "Self-Certification of Exemption from Tax Status Certificate When Transferring Ownership of a Mobile Home or Manufactured Home."](#) must be provided in lieu of the tax status certification. Form MV-16T is to be completed by the transferors of the mobile home or manufactured home and provided to the transferee to be submitted with the completed application for a Pennsylvania Certificate of Title.

### **SELLERS CHECKLIST**

- TITLE:** Complete Section A on the reverse side of the title, recording the purchaser's name and address and odometer mileage. The seller must sign and print his/her name in the presence of an authorized agent. An authorized dealership may perform verification in lieu of notarization in Section A and Section D on the certificate of title.
- ODOMETER STATEMENT:** Fill in the appropriate spaces in Section A.
- REGISTRATION PLATE:** Remove the registration plate for transfer to another vehicle or return the plate to PennDOT.
- TAX STATUS CERTIFICATION** or FORM MV-16T if applicable (For mobile homes or manufactured homes only).

### **BUYERS CHECKLIST**

- IDENTIFICATION:** Currently, the only acceptable proof of identification for the purposes of titling and registering a vehicle in Pennsylvania are: a valid Pennsylvania Photo Driver's License; a valid Pennsylvania Photo Identification Card; a valid Pennsylvania Photo Exempt Driver's License; a valid Pennsylvania Photo Exempt Identification Card or a valid U.S. Armed Forces Common Access Card. (**NOTE:** Dependents of Armed Forces Personnel must provide a valid U.S. Uniformed Services Identification and Privilege Card, DD Form 1173.) Each of these documents must be in the same name as listed on the motor vehicle form. A new resident must apply for a Pennsylvania Driver's License or Pennsylvania Photo Identification Card at a Pennsylvania Driver License Center prior to making application for a Pennsylvania Certificate of Title.
- ADDRESS:** Motor vehicle documents may not be issued to an out-of-state address. Exceptions to this rule are outlined on [Form MV-8, "Self Certification for Proof of Residency."](#) Only the customer's bona fide Pennsylvania numbered street address may be listed on an application to title, register, renew a registration or any change of address. A P.O. Box address may be listed in addition to the bona-fide numbered street address.
- INSURANCE:** Make arrangements prior to purchase.
- TITLE AND REGISTRATION:** On the reverse side of the title, the seller completes Section A and the seller must sign and print his/her name in the presence of authorized agent to acknowledge the odometer and purchaser information listed. The buyer completes Section D on the front of the title and must sign and print his/her name in the presence of a authorized agent. An authorized dealership may perform verification in lieu of notarization in Section A and Section D on the certificate of title. Apply to the Bureau of Motor Vehicles for a new title and registration card in your name. Make check or money order for all fees and sales and use tax payable to the Commonwealth of Pennsylvania.
- ODOMETER STATEMENT:** Verify the vehicle mileage and record in the appropriate space on the certificate of title.
- REGISTRATION PLATE:** Apply for a new registration plate or transfer a valid registration plate from another vehicle. PennDOT no longer issues registration stickers and vehicle owners are no longer required to display a registration sticker on the registration plate effective December 31, 2016.

- [FORM MV-3, "Motor Vehicle Verification of Fair Market Value by the Issuing Agent,"](#) must be completed if the vehicle is sold for 80% less than the fair market value.
- INSPECTION:** Be certain that the safety inspection (required) and emissions inspection (if applicable) stickers are valid. If not, the vehicle must be inspected within 10 days of purchase.

Forms that are needed to complete the transactions listed in this fact sheet are available from authorized PennDOT agents or may be downloaded from PennDOT's Driver and Vehicle Services website at [www.dmv.pa.gov](http://www.dmv.pa.gov).

**BUYER'S ACKNOWLEDGEMENT**

At the time of sale, the seller should get a receipt from the buyer that acknowledges the receipt of the transferred title and delivery of the vehicle. For your convenience, an example of a typical receipt is illustrated below.

<b>BUYER'S ACKNOWLEDGEMENT OF DELIVERY OF VEHICLE &amp; TITLE</b>	
Date of Sale _____	Year/Model _____
Vehicle Make _____	Year/Model _____
Title Number _____	
Vehicle Identification Number _____	
Name of Buyer _____	
Address _____	
<b>I hereby acknowledge receipt of title, which is properly assigned to me, and delivery of the vehicle described above.</b>	
Buyer's Signature _____	
<small>Notice of Seller: Keep this receipt as evidence of sale and delivery of the vehicle to the buyer.</small>	

*Please Note: Authorized agents are under contract to PennDOT and may charge a market driven service (delivery) fee. These are in addition to any PennDOT statutory fees for temporary, or in some cases, permanent motor vehicle registration plates and cards or other related products and services offered by the agent. The agent's service (delivery) fees are market driven, and vary by agent. To compare service (delivery) fees, you are encouraged to contact the authorized agents in your area for the applicable service (delivery) fees charged.*