BUYING OR SELLING A VEHICLE IN FLORIDA

Are you thinking about buying or selling an automobile in Florida? If so, you may need to know a few facts about how to handle the transaction.

After reading this brochure, you should be more familiar with what is involved. Although not required, it may be helpful if the buyer and seller meet at the county tax collector’s office for the completion of the application.

PROOF OF OWNERSHIP

After you have agreed on terms and prices, as the buyer you should ask to see the title. Florida has been a title state since 1923, but the motor vehicle laws in other states or countries may require different documentation as proof of ownership. If the seller does not offer a valid title, check with your local county tax collector’s office or local Division of Motorist Services’ office for specific instructions.

It is important to compare the Vehicle Identification Number (VIN) on the vehicle to the VIN on the title. They must match. The owner will then complete the Transfer of Title by Seller on the front of the title certificate. An application form available at your local county tax collector’s office must be attached to the title. The buyer would then complete the application and take the title to the local county tax collector’s office for transfer.

RECORDING THE MILEAGE

Space for the odometer disclosure reading is included on Florida titles issued after February 1983. The odometer reading at the time of purchase will be required on your title application. Both the buyer and seller must acknowledge odometer disclosures on title transactions. Vehicles ten (10) model years old or older are exempt.

REMOVING THE PLATES

When motor vehicles are sold, the seller must remove the license plate from the vehicle. The seller may then transfer this plate to a new or replacement vehicle.

APPLYING FOR TITLE

Once the front of the title certificate is completed, the buyer must take it to your local county tax collector’s office to register the vehicle and apply for a title in their name. This must be done within thirty (30) calendar days to avoid a late transfer penalty fee. If you borrowed money to buy the car, The Department will issue the title in your name reflecting a lien. After the loan is paid, the lienholder is required to mark the lien “satisfied”. The lienholder is also required to send a “Satisfaction of Lien” to the Department. A satisfaction notice must be completed and filed within ten (10) days of satisfaction.

If you are titling your vehicle in another state, you will need to contact that state for proper titling procedures. You may qualify for and purchase a “Temporary Tag” at your local tax collector’s office that will be valid for thirty (30) days so that you may legally drive the vehicle in this state. Payment of Florida Sales Tax and proof of insurance is required when purchasing the temporary tag.

ELECTRONICALLY MAINTAINED TITLES

The Division of Motorist Services has implemented an electronic lien and titling system (e-title) designed to assist lienholders as well as vehicle owners.

Electronically maintaining the title to your vehicle eliminates the risk of losing it and having to pay title fees to obtain a duplicate. It is also an effective fraud deterrent because potential thieves will not have access to your title.

If you are selling your vehicle, rather than trading it with a Florida dealership, you will need to request a paper title be printed in order to transfer ownership to the purchaser.
To request a paper title, you may use the Division of Motorists Services website to submit your request. If you wish to obtain a paper title immediately, many tax collector offices offer same day title printing for $10.00.

MEETING INSURANCE REQUIREMENTS

When applying for a vehicle registration (license plate) you must show proof that you have PIP (Personal Injury Protection) and PDL (Personal Damage Liability) insurance with a Florida insurance company for the vehicle. The exception is, Florida residents on active military duty stationed outside the State of Florida.

LICENSE PLATES AND REGISTRATIONS

License plates and registration certificates are issued in the tax collector offices in all 67 counties. The registration taxes are based on the weight of your vehicle. If you have a valid license plate, you may request to have it transferred to your new vehicle. Personalized license plates are available for an additional fee.

The registration certificate for a motor vehicle must be in the possession of the operator while the vehicle is in use. Most registrations are required to be renewed during the ninety (90) days prior to your birthday. Exceptions will be noted on the registration certificate.

FEES AND TAXES

There are fees for registering and titling a vehicle in Florida and a Florida State Sales and Use Tax. Contact your local tax collector’s office for help in determining how much you will be charged.

VIN INSPECTION

If the vehicle was not titled previously in Florida, the Vehicle Identification Number (VIN) must be verified by the owner and one of the following: a Florida DMV Compliance Examiner/Officer, a Licensed Florida Motor Vehicle Dealer, a Florida Notary Public or a Police Officer, in any jurisdiction.

DUPLICATE TITLE

If you have lost or misplaced your title you may apply for a duplicate at any county tax collector’s office. Bring proper identification and your current registration. You may be asked to verify that you want the duplicate sent to a different address.

BUYER’S CHECKLIST

Insurance: Bring proof of insurance.

Title: Both buyer and seller are required to complete the Transfer of Title section. The buyer must also complete an Application for Title, form #82040. This application is available at the county tax collector’s office or the department’s website and must be attached to the title. Application for Title and Registration in your name may be submitted to a local county tax collector’s office or tag agency along with applicable and required fees.

License Plate and Decals: You must either transfer an existing registration or obtain a new registration for your vehicle through the local county tax collector’s office. Decals reflecting the month and year of expiration will be provided at the same time required fees are collected.

Sales and Use Tax: Pay to the county tax collector’s office.

SELLER’S CHECKLIST

Title: Complete the Transfer of Title by Seller on the front of the Florida title certificate.

License Plate: Remove your plate from the vehicle you disposed of and transfer that registration to your new vehicle at the local county tax collector’s office.

Visit http://www.flhsmv.gov for:

◆ Renewing driver’s licenses or license plates;
◆ Driver License Check;
◆ Motor Vehicle Check;
◆ Traffic Updates;
◆ FAQs and more!

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Department of
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