

Title-Transfer & Paperwork Checklist

The Illinois steps and forms, in the order you'll need them.

Selling privately means handling a few steps a dealer usually does for you. Here they are, in the order you'll need them.

BEFORE YOU LIST — GATHER THESE

- ☐ Find the **vehicle title** in your name. If it's lost or damaged, Illinois guidance says you can apply for a **duplicate title** (a fee applies — see below).
- ☐ Confirm any **loan or lien is paid off and released**. A lienholder listed on the title generally must release it before transfer.
- ☐ Pull together **service records, the second key, and the owner's manual**.
- ☐ If the car has a **salvage or rebuilt history**, Illinois guidance says the seller must give the buyer a **Disclosure of Rebuilt Vehicle** form.

AT THE SALE

- ☐ **Sign and date the title** in the Assignment of Title section and assign it to the buyer.
- ☐ Record the **odometer reading**. Federal guidance generally calls for disclosure on model-year 2011 and newer vehicles.
- ☐ Complete a **bill of sale** (date of sale + price paid). Each party keeps a signed copy.
- ☐ **Remove your license plates** before handing over the car — in Illinois, plates belong to the owner, not the vehicle.
- ☐ Remove the **registration and insurance cards** from the vehicle.
- ☐ Write down the **buyer's name and address** in case of any title issue later.

AFTER THE SALE

- ☐ Complete and mail the **Notice of Sale / Seller's Report of Sale** to the Illinois Secretary of State to release your responsibility for the vehicle.
- ☐ **Cancel or transfer your insurance** once the car is no longer yours.
- ☐ Keep your **copy of the bill of sale and records**.
- ☐ Remind the buyer: in a private sale, the **buyer** is typically responsible for applying for a new title **within 20 days** and filing the use tax **within 30 days**.

COSTS TO KNOW — confirm current amounts with the IL SOS / IL Dept. of Revenue

ITEM	TYPICAL AMOUNT
Certificate of Title fee (paid by the buyer when titling)	\$165
Duplicate title (if the seller's is lost)	\$50
Private Party Vehicle Use Tax (RUT-50) — the buyer pays. Under \$15,000: a flat amount based on vehicle age. \$15,000 or more: a flat amount based on price.	~\$100–\$465 or \$850+
Family transfer (spouse / parent / sibling / child)	\$15

Some areas (for example the City of Chicago and Cook County) add a local private-party use tax on top. RUT-50 can be filed and paid through MyTax Illinois.

THE EXACT ILLINOIS FORMS

Certificate of Title (Assignment of Title section) — the title document itself.

Notice of Sale / Seller's Report of Sale (VSD 703) — from the seller, to the SOS. Download at ilsos.gov if your title has no Notice of Sale attached.

Application for Vehicle Transaction(s) (VSD 190) — used by the buyer to title and register.

Form RUT-50 — Illinois Dept. of Revenue; the buyer files within 30 days (MyTax Illinois).

Disclosure of Rebuilt Vehicle — only for salvage/rebuilt vehicles.

Note: Illinois will not issue a rebuilt title for a vehicle previously classified as "junk" or "total loss" in any state, and salvage vehicles can't be registered in Illinois.

Prepared by Chicagoland Auto Fair as a helpful seller resource. This is not an official Illinois Secretary of State form and does not replace required title-transfer documents.

This resource is for general informational purposes only and is not legal or tax advice. Confirm current requirements with the Illinois Secretary of State or Illinois Department of Revenue.