

AT THE CURB — The 60-Second Bill of Sale Checklist

Two strangers, one vehicle, money about to move. Run these twelve checks first — in order, out loud, before anyone pays. Ten quiet minutes at the curb prevents nearly every private-sale horror story.

The lien warning, once more, slowly: if money is owed on the vehicle, the lender's claim can follow the vehicle — not the person who sold it to you. A lien check is the cheapest insurance in the entire deal. **No check, no cash.**

- ☐ ¹ **Match the VIN three ways** — dash plate (driver's side, through the windshield) = door-jamb sticker = the form. Every digit, out loud.
- ☐ ² **Check the seller's ID** against the name on the form and on the vehicle's registration/title. The person signing should be the person named on the papers — if not, stop and ask why.
- ☐ ³ **Run a lien / VIN check before you pay.** A vehicle can carry a loan, a lien, or a theft record that becomes your problem the moment you pay. Use your province/state lien registry or a VIN-history service — before money moves, not after.
- ☐ ⁴ **Registration / title in hand.** Seller brings the current registration or title, signed for transfer if your jurisdiction does it that way. Missing papers = pause the sale.
- ☐ ⁵ **Odometer read together** off the dash, engine on. Note it on the form exactly as shown — including if it has rolled over or doesn't work.
- ☐ ⁶ **Keys counted:** every key and fob the ad promised, tested in the locks and ignition. Manuals, spare tire, jack, and included items physically in the vehicle.
- ☐ ⁷ **Payment confirmed, not just sent.** E-transfer fully accepted and visible in the seller's account; bank draft verified where possible. No personal cheques from strangers.
- ☐ ⁸ **Plates sorted by your local rules** — in many places plates stay with the seller, in others they go with the vehicle. Do what your registry says, and nobody drives uninsured or unregistered "just this once."
- ☐ ⁹ **Insurance lined up before the drive home.** Buyer: have your policy or binder arranged before the sale, so the vehicle is covered from the first metre.
- ☐ ¹⁰ **Both signatures, both dates** — then both phones photograph the signed bill of sale and the registration. Confirm the photos are readable before you part.
- ☐ ¹¹ **Know your transfer deadline.** Most registries give you a set number of days to transfer and register. Write it in your calendar at the curb.
- ☐ ¹² **Trust the pause.** Any mismatch — VIN, name, story, money — is a reason to stop, not a detail to wave through. A good seller will wait ten minutes; a bad deal won't survive them.

Print it. Screenshot it. **Send it to anyone selling or buying a car.**