

Understanding the Florida Bill of Sale

An Educational Overview of Bills of Sale for Vehicles, Vessels, and Personal Property in Florida,
with Links to the Florida Statutes, Florida Administrative Code, and Federal Law

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Laws change. The links in this report point to official or primary sources. Always confirm you are reading the most recent version.

1. What a Bill of Sale Is

A **bill of sale** is a written record that a seller has transferred ownership of specific personal property to a buyer on a stated date for a stated price. It is a **receipt and a transfer document in one**. For most personal property — furniture, equipment, livestock, a boat motor, a used phone — the bill of sale *is* the evidence of ownership. For **titled property** such as motor vehicles, vessels, and mobile homes, the bill of sale is a supporting document; the **certificate of title** issued by the State is the ownership record, and the bill of sale proves the price and terms of the transfer.

Florida has no single statute governing all bills of sale. Sales of goods between private parties are governed by Article 2 of the Uniform Commercial Code, [Chapter 672, Florida Statutes](#); motor vehicle and mobile home titles by [Chapter 319](#); vessels by [Chapter 328](#); and sales tax on titled property by [Chapter 212](#).

2. What a Complete Bill of Sale Contains

- **Date** of the sale and the **place** (city and county).
- **Seller's** and **buyer's** full legal names, addresses, and, for titled property, driver license numbers.
- **A precise description** of the property — for a vehicle: year, make, model, body type, color, and **Vehicle Identification Number (VIN)**; for a vessel: year, make, length, **Hull Identification Number (HIN)**, and registration number, with the motor and trailer listed separately with their own serial numbers; for other goods: brand, model, serial number, quantity, and condition.
- **Purchase price** and how it was paid (cash, cashier's check, trade), or that the item is a **gift** if no money changed hands.
- **Odometer reading** and odometer statement for a motor vehicle (Section 4).
- **Liens** — a statement that the property is free of liens, or identification of any lien being paid off or assumed.
- **Condition and warranty language** — most private sales state that the property is sold “**as is, where is,**” **with no warranties**, which the UCC permits if stated conspicuously (Section 3).
- **Signatures** of the seller and buyer. Florida law does **not** require a bill of sale to be notarized or witnessed; some buyers, out-of-state agencies, and lenders request notarization, which a Florida notary may provide.

3. Sales of Goods Under Florida's Uniform Commercial Code

- **Writing requirement.** A contract for the sale of goods for **\$500 or more** is not enforceable unless there is some writing signed by the party against whom enforcement is sought, or the goods have been delivered and accepted or paid for ([§ 672.201](#)). A signed bill of sale satisfies this.
- **When title passes.** Unless the parties agree otherwise, title passes when the seller physically delivers the goods ([§ 672.401](#)). The bill of sale can state a different moment.
- **Warranty of title.** Every seller impliedly warrants that the title conveyed is good and that the goods are free of liens the buyer does not know about, unless the bill of sale specifically says otherwise ([§ 672.312](#)).

- **Express warranties** arise from any affirmation of fact or description of the goods that becomes part of the bargain — including statements in the bill of sale itself ([§ 672.313](#)).
- **Implied warranty of merchantability** applies only when the seller is a **merchant** who deals in goods of that kind ([§ 672.314](#)). A private individual selling a personal car or couch does not give this warranty.
- **“As is.”** Implied warranties are excluded by conspicuous language such as “as is” or “with all faults” ([§ 672.316](#)). Even an “as is” sale does not permit a seller to lie about known defects; fraudulent misrepresentation remains actionable, and dealers are additionally bound by the Florida Deceptive and Unfair Trade Practices Act ([Chapter 501, Part II](#)).

4. Motor Vehicles

A vehicle sale in Florida involves three documents: the **certificate of title**, the **bill of sale**, and the **Notice of Sale**. The Department of Highway Safety and Motor Vehicles combines the last two in **Form HSMV 82050, Notice of Sale and/or Bill of Sale for a Motor Vehicle, Mobile Home, Off-Highway Vehicle or Vessel**, available at flhsmv.gov.

Seller's steps

- **Complete the transfer section on the title** — buyer's name and address, selling price, odometer reading, date, and the seller's signature exactly as the name appears on the title. All owners shown on the title must sign unless the title says “or.” Never leave the buyer's name blank (an “open title” is unlawful).
- **Lien satisfaction.** If a lender is shown on the title, the lien must be released by the lender (electronically or by signed satisfaction) before the buyer can title the vehicle.
- **Odometer disclosure** on the title or Form 82050 is required by federal law ([49 U.S.C. § 32705](#); [49 C.F.R. Part 580](#)) and Florida law ([§ 319.225](#)) for most vehicles; model year 2011 and newer vehicles require disclosure for 20 years. Falsifying mileage is a federal crime.
- **Remove the license plate.** In Florida the plate belongs to the **seller**, not the vehicle ([§ 320.0609](#)). Transfer it to a replacement vehicle or surrender it to a tax collector; a seller who leaves the plate on remains exposed to tolls, tickets, and liability.
- **File the Notice of Sale within 30 days.** Submitting Form 82050 (or notifying DHSMV online) within 30 days of the sale relieves the seller of civil liability for the vehicle's later operation ([§ 319.22\(2\)](#)). This is the single most important seller protection and the step most often skipped.

Buyer's steps

- **Apply for title within 30 days** at a county tax collector's office using Form HSMV 82040, with the signed title, bill of sale, proof of Florida insurance, and identification ([§ 319.23](#)). A late transfer incurs a penalty.
- **Pay sales tax** — Florida's 6% sales tax plus any county discretionary surtax is collected on the purchase price at titling ([§ 212.05](#); [Rule 12A-1.007, F.A.C.](#)). The bill of sale establishes the price; the Department of Revenue may question a price far below market. Transfers between spouses and certain family gifts have exemptions.

- **Verify the VIN.** For a vehicle previously titled outside Florida, a VIN verification (Form HSMV 82042) by a law enforcement officer, notary, or dealer is required.
- **Check for liens and history** before paying — a title search is available through DHSMV, and the National Motor Vehicle Title Information System (vehiclehistory.bja.ojp.gov) reports salvage and flood brands.

5. Vessels, Trailers, Mobile Homes, and Off-Highway Vehicles

- **Vessels** are titled and registered under [Chapter 328](#) and [Chapter 327](#). The title transfer and registration are completed at the tax collector within 30 days using the signed title and Form 82050; the **HIN** is the identifying number. Outboard motors and trailers are separate items of property with their own serial numbers and should appear separately on the bill of sale; trailers over a certain weight are titled.
- **Mobile and manufactured homes** are titled like vehicles under Chapter 319 until permanently affixed to land the owner also owns and the title is retired ([§ 319.261](#)).
- **Off-highway vehicles** (ATVs, dirt bikes) are titled under [Chapter 317](#).

6. Firearms

Florida does not require a bill of sale, registration, or a permit for a private sale of a firearm between two Florida residents who are legally allowed to possess firearms, and a seller may not be required to keep a record. Federal law nonetheless prohibits transferring a firearm to anyone the seller knows or has reasonable cause to believe is a prohibited person ([18 U.S.C. § 922\(d\)](#)), and **private sales to residents of another state must go through a federally licensed dealer** in the buyer's state (18 U.S.C. § 922(a)(5)). The Florida Constitution allows counties to require background checks and waiting periods for sales at gun shows and other venues where the public has access ([Art. VIII, § 5\(b\), Fla. Const.](#)). Many private sellers choose to use a bill of sale voluntarily to document the transfer date.

7. Other Points Frequently Discussed

- **Gifts.** A bill of sale may document a gift ("for love and affection, no consideration"). For a vehicle, the gift may be exempt from sales tax, and a federal gift tax return is required only if the value exceeds the annual exclusion ([26 U.S.C. § 2503](#)).
- **Deposits and payment plans.** If the buyer is paying over time, the parties need a **promissory note and security agreement**, not just a bill of sale, and for a vehicle the seller should be recorded as **lienholder** on the new title so the buyer cannot resell free of the debt.
- **Copies.** Each party keeps a signed original. Sellers of vehicles keep their copy and the Notice of Sale confirmation indefinitely.
- **Businesses.** The sale of a business's assets (equipment, inventory, goodwill) uses a more detailed **asset purchase agreement**, often with a transfer of the sales tax account; a simple bill of sale is usually one exhibit to that agreement.
- **Pets and livestock.** Dealers selling dogs and cats are subject to Florida's pet sale statute ([§ 828.29](#)); private sales are governed by the bill of sale and general contract law.

8. Do Your Own Research — Primary Sources

Each link below goes to an official or primary source. If you are reading a printed copy, the full web address is shown.

[Chapter 672, Fla. Stat. — Uniform Commercial Code: Sales](https://www.flsenate.gov/Laws/Statutes/2025/Chapter672)

<https://www.flsenate.gov/Laws/Statutes/2025/Chapter672>

[§ 672.201 — Formal requirements; statute of frauds \(\\$500\)](https://www.flsenate.gov/Laws/Statutes/2025/672.201)

<https://www.flsenate.gov/Laws/Statutes/2025/672.201>

[§ 672.312 — Warranty of title](https://www.flsenate.gov/Laws/Statutes/2025/672.312)

<https://www.flsenate.gov/Laws/Statutes/2025/672.312>

[§ 672.313 — Express warranties](https://www.flsenate.gov/Laws/Statutes/2025/672.313)

<https://www.flsenate.gov/Laws/Statutes/2025/672.313>

[§ 672.314 — Implied warranty of merchantability](https://www.flsenate.gov/Laws/Statutes/2025/672.314)

<https://www.flsenate.gov/Laws/Statutes/2025/672.314>

[§ 672.316 — Exclusion or modification of warranties \(“as is”\)](https://www.flsenate.gov/Laws/Statutes/2025/672.316)

<https://www.flsenate.gov/Laws/Statutes/2025/672.316>

[§ 672.401 — Passing of title](https://www.flsenate.gov/Laws/Statutes/2025/672.401)

<https://www.flsenate.gov/Laws/Statutes/2025/672.401>

[Chapter 319, Fla. Stat. — Title Certificates \(motor vehicles and mobile homes\)](https://www.flsenate.gov/Laws/Statutes/2025/Chapter319)

<https://www.flsenate.gov/Laws/Statutes/2025/Chapter319>

[§ 319.22 — Transfer of ownership by operation of law; notice of sale \(30 days\)](https://www.flsenate.gov/Laws/Statutes/2025/319.22)

<https://www.flsenate.gov/Laws/Statutes/2025/319.22>

[§ 319.23 — Application for and issuance of certificate of title](https://www.flsenate.gov/Laws/Statutes/2025/319.23)

<https://www.flsenate.gov/Laws/Statutes/2025/319.23>

[§ 319.225 — Transfer and reassignment forms; odometer disclosure](https://www.flsenate.gov/Laws/Statutes/2025/319.225)

<https://www.flsenate.gov/Laws/Statutes/2025/319.225>

[§ 319.261 — Real property transactions; retiring title to a mobile home](https://www.flsenate.gov/Laws/Statutes/2025/319.261)

<https://www.flsenate.gov/Laws/Statutes/2025/319.261>

[§ 320.0609 — Transfer and exchange of registration license plates](https://www.flsenate.gov/Laws/Statutes/2025/320.0609)

<https://www.flsenate.gov/Laws/Statutes/2025/320.0609>

[Chapter 327 & Chapter 328, Fla. Stat. — Vessels; safety, registration, and titles](https://www.flsenate.gov/Laws/Statutes/2025/Chapter328)

<https://www.flsenate.gov/Laws/Statutes/2025/Chapter328>

[Chapter 317, Fla. Stat. — Off-highway vehicle titling](https://www.flsenate.gov/Laws/Statutes/2025/Chapter317)

<https://www.flsenate.gov/Laws/Statutes/2025/Chapter317>

[§ 212.05 — Sales tax \(including motor vehicles and vessels\)](https://www.flsenate.gov/Laws/Statutes/2025/212.05)

<https://www.flsenate.gov/Laws/Statutes/2025/212.05>

[Rule 12A-1.007, F.A.C. — Aircraft, boats, mobile homes, and motor vehicles \(sales tax\)](https://www.flrules.org/gateway/ruleno.asp?id=12A-1.007)

<https://www.flrules.org/gateway/ruleno.asp?id=12A-1.007>

[Chapter 501, Part II, Fla. Stat. — Florida Deceptive and Unfair Trade Practices Act](https://www.flsenate.gov/Laws/Statutes/2025/Chapter501)

<https://www.flsenate.gov/Laws/Statutes/2025/Chapter501>

[§ 828.29 — Dogs and cats transported or offered for sale \(dealers\)](https://www.flsenate.gov/Laws/Statutes/2025/828.29)

<https://www.flsenate.gov/Laws/Statutes/2025/828.29>

[Florida Constitution, Article VIII, § 5\(b\) — County firearm sale regulation](https://www.flsenate.gov/Laws/Constitution)

<https://www.flsenate.gov/Laws/Constitution>

[Florida Highway Safety and Motor Vehicles — Form HSMV 82050, Notice of Sale and/or Bill of Sale](https://www.flhsmv.gov/pdf/forms/82050.pdf)

<https://www.flhsmv.gov/pdf/forms/82050.pdf>

[Florida Highway Safety and Motor Vehicles — Form HSMV 82040, Application for Certificate of Title](https://www.flhsmv.gov/pdf/forms/82040.pdf)

<https://www.flhsmv.gov/pdf/forms/82040.pdf>

[National Motor Vehicle Title Information System \(NMVTIS\) — vehicle history](https://vehiclehistory.bja.ojp.gov/)

<https://vehiclehistory.bja.ojp.gov/>

[49 U.S.C. § 32705 — Federal odometer disclosure requirements](https://www.law.cornell.edu/uscode/text/49/32705)

<https://www.law.cornell.edu/uscode/text/49/32705>

[49 C.F.R. Part 580 — Odometer disclosure regulations](https://www.law.cornell.edu/cfr/text/49/part-580)

<https://www.law.cornell.edu/cfr/text/49/part-580>

[18 U.S.C. § 922 — Federal firearm transfer restrictions](https://www.law.cornell.edu/uscode/text/18/922)

<https://www.law.cornell.edu/uscode/text/18/922>

[26 U.S.C. § 2503 — Gift tax annual exclusion](https://www.law.cornell.edu/uscode/text/26/2503)

<https://www.law.cornell.edu/uscode/text/26/2503>

[Rules Regulating The Florida Bar, Chapter 10 — Unlicensed practice of law; nonlawyer form assistance \(Rules 10-2.1 and 10-2.2\)](https://www.floridabar.org/rules/rrtfb/)

<https://www.floridabar.org/rules/rrtfb/>

[In re Amendments to Fla. Family Law Rules of Procedure and Rule Regulating The Florida Bar 10-2.2, No. SC2026-1262 \(Fla. Sept. 10, 2026\) — nonlawyer form-assistance disclosure](https://flcourts-media.flcourts.gov/content/download/2495059/opinion/Opinion_SC2026-1262.pdf)

https://flcourts-media.flcourts.gov/content/download/2495059/opinion/Opinion_SC2026-1262.pdf

9. Required Disclosures

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Respectfully prepared for your education,

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