01 / BEFORE YOU LIST

Find a strong selling price.

Put more money in your pocket. Compare your options, work out what you could keep, and decide what makes selling privately worthwhile.

My sale plan

Vehicle / year / trim: _____

Mileage: _____ Sell by: _____

Title state: _____ Loan payoff: $_____ Payoff valid through: _____

1. Get the ownership details ready

[ ] Locate the title and check that the owner names and VIN match the vehicle. Resolve a missing title, lien or co-owner signature before promising a handoff.

[ ] If financed, ask your lender how the buyer pays, when the lien is released and how the title reaches the buyer. Get a dated payoff amount.

[ ] Gather service records, keys, manuals and known issues. Keep private addresses, account numbers and unrelated personal details out of anything you share.

2. Compare at least three similar cars

Match year, trim, mileage, condition and location. Label dealer comparisons separately. Advertised asking prices are not confirmed sale prices.

Comparable car / source	Asking price	Key differences
1. _____	$_____	_____
2. _____	$_____	_____
3. _____	$_____	_____

3. Compare what you would keep

Expected sale price	Less loan payoff	Less selling costs	Estimated proceeds
$_____	- $_____	- $_____	= $_____

My asking price: $_____ My private minimum: $_____

Keep your minimum private. Compare the private-sale estimate with your actual dealer offer and any applicable trade-in tax benefit. Count your time and convenience too.

02 / BUILD YOUR LISTING

Give buyers the full picture.

A useful listing answers the questions a buyer would ask in person. Describe the actual vehicle and show its condition clearly.

4. Prepare the car and take the photos

[ ] Remove clutter, clean the windows and choose a bright, uncluttered location. Avoid filters that change the appearance. Keep your home address and documents out of view.

[ ] Photograph front and rear three-quarter views, both sides, wheels and tires.

[ ] Show the front seats, rear seats, dashboard, current odometer and cargo area.

[ ] Add clear close-ups of scratches, dents, wear, warning lights and other issues. Include relevant accessories and charging equipment if supplied.

[ ] Check every photo for focus and readability. Use current images of your own vehicle.

5. Fill in the facts before writing the description

Year / make / model / trim: _____

Mileage / transmission / fuel or power type: _____

Title status / lien / known accident or damage history: _____

Recent service / records available: _____

Known issues / repairs needed: _____

Included keys / equipment / accessories: _____

Asking price / general location / viewing times: _____

A simple description you can adapt

"Selling my [year, make, model and trim] with [mileage] miles in [city]. Asking $[price]. Recent maintenance includes [work and date, if documented]. Known issues are [specific details]. The title is [status], with [lien information if applicable]. Includes [keys/accessories]. Available for viewings [times]."

Use only facts you can support. If something is unknown, say so. Review any AI-assisted description before posting.

6. Publish and share

[ ] Check the price, photos, contact options and location. Review the published listing on your phone.

[ ] Share the vehicle page with relevant contacts and in communities that allow car listings. Keep availability and details current.

Create your listing: https://cartruvo.com/list-your-car

03 / MEET THE BUYER

Turn interest into a clear plan.

Agree on the viewing, inspection and payment process before anyone travels. Keep important details in writing.

7. Ask useful questions before meeting

[ ] Ask what the buyer wants to know, when they would like to view the car and whether they want an independent inspection.

[ ] Confirm they have read the asking price and known issues. Discuss their proposed payment method before arranging the handoff.

[ ] Choose a staffed public location in daylight. Consider a bank location for the final transaction. Tell someone your plan and bring another adult when practical.

A reply you can reuse

"Thanks for your interest. The car is available at $[price]. The known issues are [details]. You can view it at [public location] on [day/time]. Would you like an independent inspection? Before we meet, let's agree how payment, title transfer and pickup would work."

8. Plan the test drive and inspection

[ ] Check the driver's valid license and confirm insurance coverage with your insurer before permitting a drive. Agree on the route and who will accompany the driver.

[ ] Agree on the inspection shop, timing, who pays and how the car gets there. Keep control of the keys and original ownership documents until the planned handoff.

9. Compare the complete offer

Buyer / offer: _____ $_____

Inspection or repair conditions: _____

Payment method / bank plan: _____

Pickup date / transport arranged and paid by: _____

[ ] Record any deposit and refund terms in writing before accepting one. Compare the offer after your payoff and agreed costs.

10. Verify payment before releasing the car

[ ] Ask your bank in advance how to verify the proposed payment and what fraud or reversal risks remain. Arrange lender payoff directly with your lender.

[ ] Verify with your own bank or the issuing bank through an independently obtained number. A screenshot, email receipt or available account balance is not enough.

[ ] Stop if someone overpays and asks you to refund the difference or pay a transporter. Do not pay a fee to unlock a buyer's payment or share login codes.

04 / FINISH THE SALE

Check the details before the keys.

Use this page at the handoff. Complete the sale through the process agreed with your bank, lender and the relevant state agency.

11. Complete the paperwork and handoff

[ ] Payment verification and any lender payoff steps are complete under your agreed bank/lender process.

[ ] Title assignment names the actual buyer and includes the required signatures, sale date and odometer disclosure. Do not sign a blank assignment. Resolve mistakes with the title agency.

[ ] A bill of sale records buyer and seller details, VIN, vehicle, sale price, date and agreed conditions. Each party keeps a copy and any required disclosures.

[ ] Confirm the buyer's lawful registration, insurance and transport arrangements before pickup. Record the handoff date/time, mileage, keys and items supplied.

[ ] Remove personal belongings, toll transponders, registration and insurance cards. Clear paired phones, saved destinations and garage codes; remove the vehicle from connected apps.

[ ] Handle plates and the seller's sale report as your state requires. Coordinate insurance cancellation with your insurer after the completed transfer.

[ ] Save the sale records securely. Mark the listing sold and remove other active ads.

Illinois sellers: three steps to remember

[ ] Remove and keep your Illinois plates before delivery. The buyer needs their own lawful transport arrangements.

[ ] Sign and date the title assignment correctly and prepare a bill of sale. Keep copies of the completed sale records.

[ ] Complete and mail the Illinois Seller's Report of Sale (VSD 703) promptly using the current form instructions. It does not transfer the title.

For a vehicle titled elsewhere or an out-of-state buyer, check the relevant states' requirements before closing. This worksheet is not an official title or sale form.

Keep these resources handy

Seller tools and state guides: https://cartruvo.com/tools/seller-toolkit

Compare proceeds: https://cartruvo.com/tools/car-sale-proceeds-calculator

Help with your listing: hello@cartruvo.com

Illinois: buying or selling a vehicle

Illinois: current Seller's Report of Sale (VSD 703)

FTC: fake-check scams targeting car sellers

Updated November 14, 2026. State requirements and payment risks vary. Verify the steps for your sale with the relevant agency, bank and lender. CarTruvo connects buyers and sellers; they arrange payment and the vehicle transfer directly.