

FAQs 7 Day Transfer Law

The Massachusetts Registry of Motor Vehicles (RMV)

Massachusetts law allows a vehicle owner to remove the current registration plates from a registered vehicle the owner has sold, transferred or otherwise lost possession of, and attach the plates to a newly acquired vehicle. An owner must comply with all requirements of this law (a copy of which is included) to legally transfer the registration and registration plates from the previously owned vehicle to the newly acquired vehicle. These FAQs (Frequently Asked Questions) and their answers were prepared by the Legal Department of the RMV to assist registered owners, insurance agents, dealer of motor vehicles and trailers, and law enforcement officers in understanding the law.

1. What is the purpose of this law?

The purpose of the law, Massachusetts General Law Chapter 90, Section 2, is to allow a motor vehicle or trailer purchaser sufficient time to process the transfer of his/her current registration and to arrange for insurance coverage for a newly acquired vehicle.

2. I am buying a car and trading in my old car which is covered by an insurance policy. When is the newly acquired car covered and do I have to let my insurance agency know about the new car?

Your Massachusetts policy automatically provides coverage for a newly acquired replacement for the car listed on your policy. The same coverage will be transferred to your newly-acquired car. (Under Massachusetts law [Section 113A of Chapter 175], your insurance coverage continues in force during the seven-day transfer period to cover the newly-acquired vehicle.) You definitely need to contact your insurance agent as soon as possible, however, to let him/her know of the transfer. If you are buying a used car you may be required to have it undergo a pre-insurance inspection and your agent will tell you if it needs the inspection and where to take the car. If the inspection is required but not done, your comprehensive and collision coverage will be cancelled. If you have a loan on the newly-acquired car the lienholder will insist that you carry comprehensive and collision coverage, coverage which you may not have had on the traded in car. To be properly covered, you must apply for any additional coverage **before** you take delivery. Even if you already have comprehensive and collision on your old car, you need to tell your agent about the newly-acquired car because the policy will automatically terminate 30 days after you trade in your old car.

3. What does the law allow?

The law allows a vehicle owner a period of seven (7) **calendar** days from the date he/she sold, traded, gifted, etc., or lost possession, of his/her currently

registered motor vehicle or trailer to transfer the registration and registration plates to a newly acquired vehicle of the same type. During this seven-day period the owner may operate the newly acquired vehicle with the registration plates from the previously registered vehicle that he/she just lost possession of or sold, traded or gifted.

4. Can I transfer my old registration to any vehicle I purchase?

No. The newly acquired vehicle must be of a similar vehicle type (passenger vehicle registration for passenger vehicle registration, trailer for trailer, etc.), the registration types must also be the same (passenger to passenger, commercial to commercial, etc.) and the newly acquired vehicle must have the same number of wheels.

5. When does the seven-day period begin and end?

The RMV interprets the statutory language “from the date of transfer until five o’clock post meridian of the seventh **calendar day** following the date of transfer...” to mean that the day of transfer is the first calendar day of the seven day period. As an example, if you sold or lost possession of the vehicle on June 17th, the 17th would be the first day and 5:00 pm on June 23rd would be the end of the seventh calendar day. Weekends and holidays are counted in the 7-day period. **The transfer period begins as soon as you transfer ownership or lose possession of your currently registered vehicle.**

6. I want to keep my current car and park it in my driveway until I can advertise and sell it, but I want to get a new car right away. Can I take the registration plates off of my presently registered car and attach them to my new car?

Only if you register the newly acquired vehicle first. To use the Seven-Day law, you must transfer or lose possession of your currently

registered vehicle before you may legally attach the registration plates form that vehicle to your newly acquired vehicle.

7. Does this law only apply to “new” vehicles?

No. The law applies whether you purchase a “new” or “used” vehicle.

8. Does the law only apply to individual owners?

No. Any owner of a motor vehicle, whether a person, corporation or other legal entity legally qualified to hold title to property, is entitled to use the law.

9. I am 17 and hold legal title to my 1963 Honduras Maroon Chevy Impala. Can I use this law when I trade the Impala for a 1968 GTO?

An “owner” must be at least 18 years of age to use the Seven Day Transfer Law.

10. Can I only use this law if I purchase my vehicle from a dealer?

No. You can use this law if you buy a vehicle from a dealer or private party or even if the vehicle is received as a gift, as long as you have a currently registered vehicle of the same type and you are transferring ownership of that vehicle or you have lost possession of that vehicle.

11. I purchased a used car from a dealer and traded-in my older car. The dealer says he hasn’t received the Title form the previous owner yet for the car I bought and that it will only take a week or so to get it to me. He said that in the meantime I can put the registration plates from my trade-in on the new car and drive it around until I receive the Title. Is this OK?

Absolutely not. As noted earlier, the purpose of this law is to give you sufficient time to register and insure your newly acquired vehicle. You cannot register or insure the newly acquired vehicle until the dealer legally assigns the vehicle over to you. Assignment of the Title by the dealer is required by MGL c. 90D, Sec. 15. Until that happens, the dealer still owns that vehicle and you cannot legally attach your registration plates to a vehicle that is owned by the dealer. The same

answer would apply if the seller is a private party and delayed assigning their Title to you because they had lost it and had to apply for a duplicate title. If you had purchased a new car (and traded-in your old car) a dealer would have to assigned the Manufacturer’s Certificate of Origin to you. If the dealer delays in assigning the Certificate of Origin, do not use the registration plates from your trade-in to operate the new car. A dealer cannot legally offer to let you use a “Dealer Plate” on a new or used vehicle you have purchased while waiting for the Title or Certificate of Origin.

12. My car was stolen yesterday morning and I bought a new car this afternoon. Obviously, I do not have my registration plates from the stolen car. Can I operate my new car without registration plates until I get it registered? I will carry my old registration and the Bill of Sale for the new car.

No. This law requires your new vehicle to be operated with the registration plates assigned to the new stolen car. If you do not have those registration plates you must follow the normal registration process and register your newly acquired vehicle (and attach the newly issued registration plates) before that vehicle may be operated on a public way. Any other operation is illegal.

13. I traded-in my old car today and bought a new car from the same dealer. I received the assigned Certificate of Origin form the dealer and attached my current registration plates from the car I traded. I will register and insure my new car within the seven day period. What do I show a police officer if I am stopped during that time?

When operating the newly acquired vehicle you must carry the original copy of the Bill of Sale (Motor Vehicle Purchase Contract if purchased from a dealer) or a Certificate of Transfer issued by the dealer– although most dealers do not issue the latter. Whichever document you have received, it must contain a notation of your current registration number to be transferred. You should also carry the original registration for the car you traded-in. The police officer will be able to see that you were the owner of the previously registered vehicle that was assigned the registration plates that are

currently on your newly acquired vehicle. The previous registration and a valid, dated Bill of Sale (or dealer document) should provide convincing evidence of your ownership.

14. I sold my old car 10 days ago, removed the registration plates and brought them home. Today I purchased a new car and received the assigned Certificate of Origin. Can I attach the registration plates from my previous car to my new car and drive it for the seven-day period until I can register and insure my new car?

No. Your legal ability to attach your old plates to your new car ended three days before you even acquired the new car. The seven day period of transfer began on the day you transferred ownership and possession of your old car. That period ended at 5:00 pm, seven days later. You cannot operate the newly acquired vehicle until it is registered and insured.

15. I am a car dealer and I know the RMV says that the registration number to be transferred should appear on the Motor Vehicle Purchase Contract. I do not see any place on that form to enter a registration number to be transferred. Where do I put it?

The Registrar recommends that the registration number to be transferred appear in the top right hand corner on the face of the form.

16. I am riding around on my transferred plates while I await my new registration from my insurance agent who is on-line with the RMV. I am still within the seven day period. The problem I have is that the person I bought the car from did not include my registration number to be transferred onto the Bill of Sale. What do I do?

If you are stopped by a police officer you should explain the situation and produce: 1. the original registration of the vehicle you transferred ownership or lost possession of; 2. a legible photocopy of the Title of the transferred vehicle showing the name of the buyer you assigned it to and the date of assignment; and 3. the original or a legible photocopy of the properly assigned Title (or Certificate of Origin, if new) for the newly acquired vehicle. A completed RMV-1 (Application Form) assigned by you as the buyer

and the selling dealer may also provide sufficient information concerning the transfer of registration to satisfy the policy officer.

17. Do I have to purchase a vehicle in Massachusetts to take advantage of this law?

No. The law does not require you to purchase a vehicle in Massachusetts. If you comply with this law in the car you purchase will be legally registered in Massachusetts and may be driven in Massachusetts. Each state allows validly registered vehicles from each other state to operate on its roadways. To help ensure that police officers in other states recognize that the vehicle you purchase is considered legally registered in Massachusetts, make sure you carry the documents identified in the Answer to Question No. 13 or 16 (as applicable.) You should also carry a copy of the law (see page 4) if you intend driving through other states.

18. The bank repossessed my car yesterday but I need a car to be able to get to work. I just bought my cousin's car. If I can get the bank to give my registration plates back can I put them on the car I bought from my cousin?

Yes. Although you did not voluntarily transfer ownership of the vehicle (such as through a sale or gift) you did "lose possession" of the vehicle. This is an event recognized by the law (seizure by court order would probably be treated in the same way). The bank (or reposessor) is required by Chapter 90, Section 6C to return your plates by "the end of the second day following the day on which such possession was taken." (Example: if the vehicle was repossessed on Tuesday your plates would have to be returned by the end of the day on Thursday). Note that under Chapter 90, Section 2, the seven (7) day period started running on the day the vehicle was repossessed (not on the day you acquired a vehicle from your cousin).

Massachusetts General Law, Chapter 90, Section 2 says, in part:
"...A person who has attained 18 years of age and who transfers the ownership of a registered motor vehicle or trailer owned by him to another or who loses possession thereof and who intends to transfer the registration of such motor vehicle or trailer to a newly acquired, new motor vehicle or newly acquired used motor vehicle of the same type and having the same number of wheels may, subject to other provisions of this chapter, operate such newly acquired new motor vehicle or trailer or newly acquired used motor vehicle or trailer for a period beginning from the date of transfer until five o'clock p.m. of the seventh calendar day following the date of transfer within the period for which the transferred vehicle was registered, provided, however, that the registration plates issued upon registration of the transferred motor vehicle or trailer shall be attached to the newly acquired vehicle. During such period any operator of the newly acquired vehicle shall carry an original copy of the bill of sale reciting the registration number to be transferred from the former vehicle to the newly acquired vehicle or, the certificate of transfer issued by the dealer on a form approved by the registrar in place of the certificate of registration..."(current as of March 2002)