

The following table contains current Doc Fee rules and regulations by state, along with specific language or court rulings when relevant. Note that even more than Doc Fee amount, many of the states are very specific about disclosure requirements. It is also important to be aware that these doc fee regulations originate in the automotive industry. The marine industry is not regulated by the DMV in all states, so, in some cases, the rules for marine dealers may be subject to less restrictive enforcement. Nevertheless, it would be prudent to comply with these guidelines.

Alabama	Has no cap on doc fees.
Alaska	NA
Arizona	The fees are not capped and differ from dealer to dealer. State laws also don't mandate when fees have to be disclosed to buyers;
Arkansas	Calls them "service and handling" fees and caps them at \$129. Dealers cannot charge a separate doc fee.
California	Calls them "document processing" fees because of the association between doc fees and government charges. California caps the fee at \$65 if the dealer hasn't partnered with the state to provide on-site registration services to the buyer. If the dealer has such a partnership, it may charge up to \$80.
Colorado	<p>Has no cap on doc fees.</p> <p>Advertising shall be construed to be misleading or inaccurate in the following particulars:</p> <p>Rule 5. Advertising in such a manner which utilizes an asterisk or other reference symbols to contradict or materially change the meaning of any advertising statements.</p> <p>Rule 13. Advertising the price of a vehicle without including all costs to the purchaser at the time of delivery, except sales tax, finance charges, cost of emissions test, other governmental fees or taxes, and transportation costs, incurred after sale, to deliver the vehicle to the purchaser at the purchaser's request. Rule 13 does not allow the addition of D&amp;H to the advertised price. Attempting to add a D&amp;H fee by disclosing it in some manner at the bottom of the advertisement is a violation of Rule 5.</p> <p>Adding any fee to the advertised price, other than as allowed by the regulation, is prohibited. This includes D&amp;H or fees by some other name, i.e. "compliance fee" ... "dealer document fees" ... "acquisition fees", etc. If a dealer wants to charge D&amp;H, it must be included in the advertised price. It is allowable to charge the fee in an "A+ B = C" concept, where "A" is the vehicle's price before Dealer and Handling charges are added, "B" is Dealer and Handling charges, and "C" is the advertised price, provided that "C" is always displayed at least as prominently as "A" and "B" are displayed.</p>

Connecticut	Has no cap on doc fees. Dealers who charge a conveyance or processing fee must disclose on both the purchase order and the invoice that the fee is not payable to the State Of Connecticut. The dollar amount of this fee is not regulated or set by the State. The following statement must appear in at least 10 point bold type on the face of each purchase order and invoice immediately adjacent to the stated fee: "The Dealer Conveyance Fee" or "The Dealer Processing Fee" is not payable to the State of Connecticut.
Delaware	Restricts what's called the "doc fee" to 3.75 percent of the vehicle's value, but it goes to the state in lieu of sales tax; Dealers can charge processing or administrative fees (what other states would call a traditional doc fee) and there is no cap on that. The document fee imposed herein shall be computed as follows: (1) Where the purchase price is less than \$400, there shall be a uniform rate of \$8.00; (2) Where the purchase price is \$400 or more, up to and including \$500, the document fee shall be \$13.75; (3) The document fee payable thereafter shall increase in increments of \$4.25 per each additional \$100 of purchase price or any fraction thereof, rounded to the nearest dollar; except that the document fee thereafter for mobile homes shall increase in increments of \$3.75 per each additional \$100 of purchase price or any fraction thereof, rounded to the nearest dollar.
Florida	Has no cap on doc fees. 501.976 Actionable, unfair, or deceptive acts or practices.—It is an unfair or deceptive act or practice, actionable under the Florida Deceptive and Unfair Trade Practices Act, for a dealer to: (11) Add to the cash price of a vehicle as defined in s. 520.02(2) any fee or charge other than those provided in that section and in rule 69V-50.001, Florida Administrative Code. All fees or charges permitted to be added to the cash price by rule 69V-50.001, Florida Administrative Code, must be fully disclosed to customers in all binding contracts concerning the vehicle's selling price. (18) Charge a customer for any predelivery service without having printed on all documents that include a line item for predelivery service the following disclosure: "This charge represents costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale."
Georgia	Has no cap on doc fees. Dealer's have a right to charge fee's for their handling of the paperwork associated with purchasing a unit and in most cases the charges are preprinted on the "Buyer's Order" (paperwork showing sales price, accessories, taxes and fee's, etc.) However, when a dealer advertises a sales price, online or in print, all fee's must be included in advertised price and the state of Georgia classifies any additional fees, at the time of the sale, to be deceptive advertising.
Hawaii	NA
Idaho	Has no cap on doc fees. It is unlawful for a dealer to charge such a fee if it has not been clearly and conspicuously disclosed in connection with the advertised price.

Illinois	The maximum amount that Illinois dealers can charge in 2016 for documentary preparation fees is \$169.27,
Indiana	Has no cap on doc fees. Documentation fees charged for services performed prior to the customer taking physical possession of the vehicle or trailer are subject to sales tax.
Iowa	Dealer may charge a documentary fee not to exceed \$180.00 (one hundred eighty dollars) for each unit sold in a transaction.
Kansas	Has no cap on doc fees. Administrative service fees are charges that dealers make to recover their administrative costs, which can include but not are limited to: (1) processing trade-ins, including tracking lost or faulty titles and obtaining out-of-state or lender-held titles; (2) assisting the customer in securing a trade-in allowance; (3) assisting the customer in securing a manufacturers rebate; (4) assisting the customer in registering the vehicle and securing title; (5) developing alternate payment choices for the customer; (6) obtaining credit reports; and (7) creating and maintaining customer records. These different costs are often lumped together as a single, separately-stated charge on the sales or lease contract and are part of the taxable selling price of the vehicle.
Kentucky	Calls them "processing fees" but has no cap.
Louisiana	Caps doc fees at \$200,
Maine	Has no cap on doc fees. A dealer selling a new or used unit shall post on the vehicle any document preparation fee that will be added to the vehicle's sale price. A violation of this section is prima facie evidence of an unfair trade practice and is a violation of Title 5, section 207.
Maryland	Caps doc fees at \$300.
Massachusetts	Has no cap on doc fees. Separately stated document preparation fees and title preparation fees charged by a unit dealer in connection with the sale of a unit are part of the sales price subject to sales tax, regardless of whether they are paid at the time of the sale or financed.
Michigan	Caps doc fees at \$210 or 5 percent of the price of the unit, whichever is less.
Minnesota	Caps doc fees at \$75. The document fee you charge must be disclosed to your customer and listed separately on the purchase contract/invoice; do not combine the document fee with other fees.
Mississippi	Has no statewide cap on doc fees, but the state has seven districts with individual caps set at 25 percent above the district's average fee.
Missouri	Caps the doc fee at \$199.99. It shall be an unfair or deceptive act or practice for a unit dealer to:(11) add to the cash price of the unit a fee for routine handling of documents and forms essential to the transfer or ownership to customers, or a fee for any other ordinary and customary business overhead expense (otherwise known as a "documentary fee") unless that fee is fully disclosed to customers in all mutually binding valid contracts concerning the unit's selling price;
Montana	Has no cap on doc fees.

Nebraska	Has no cap on doc fees.
Nevada	Has no cap on doc fees.
New Hampshire	Defines "documentary fees" as those used to process vehicle titles and other paperwork with the state, and they're capped at \$27. Dealers can charge administrative fees to cover their own processing costs, however, and those are not capped.
New Jersey	Has no cap on doc fees.
New Mexico	Has no cap on doc fees.
New York	Caps doc fees at \$75,
North Carolina	Has no cap on doc fees.
North Dakota	Has no cap on doc fees.
Ohio	Caps doc fees at \$250 or 10 percent of the price of the unit, whichever is less.
Oklahoma	Has no cap on doc fees. 1. In addition to the credit service charge permitted by this part, a seller may contract for and receive the following additional charges in connection with a consumer credit sale: (d) charges to recover the costs associated with processing applications, including but not limited to cost of services such as credit reports and credit investigations.
Oregon	(4) A purchaser of a vehicle may negotiate the amount of the document processing fee with a vehicle dealer, but in no case shall the document processing fee charged by a vehicle dealer under this section exceed: (a) \$150, if the vehicle dealer uses an integrator; or (b) \$115, if the vehicle dealer does not use an integrator.
Pennsylvania	Caps doc fees at \$113 for manual processing and \$134 for online processing,
Rhode Island	Caps doc fees at \$200. "DOCUMENTARY PREPARATION FEE": A unit dealer licensed by the Department may impose a fee on vehicle transactions in excess of seven thousand five hundred dollars (\$7,500.00) for the preparation of various paperwork associated with the sale, financing, leasing, insurance, liens, warranties, federal and state disclosures and other procedures associated with the sale, leasing and financing of vehicles obtained or provided by the dealership. The fee may not exceed two hundred dollars (\$200.00). Any unit dealer who charges a documentary preparation fee in excess of two hundred dollars (\$200.00) or who charges any documentary preparation fee in connection with the sale of a unit for less than seven thousand five hundred dollars (\$7,500.00) shall be subject to the imposition of a fine and/or the suspension or revocation of their license.

South Carolina	<p>Has no cap on doc fees.</p> <p>The court in South Carolina interpreted “closing fee” to mean a “predetermined set fee for the reimbursement of closing costs, but only those actually incurred by the dealer and necessary to the closing transaction.” Under that interpretation, the court reasoned that the dealer had to provide evidence it calculated the cost comprising its closing fee, which it could not do. Further, a justice stated “Although we agree that the Closing Fee Statute is a disclosure statement and the department serves as a repository for the required filings, we find that the Closing Fee Statute does more than require disclosure of the Closing Fee.</p>
South Dakota	<p>Has no cap on doc fees. Dealerships may also charge a documentation fee or "doc fee", which covers the costs incurred by the dealership preparing and filing the sales contract, sales tax documents, etc.</p>
Tennessee	<p>Has no cap on doc fees.</p>
Texas	<p>Has no cap on doc fees. § 84.205. Documentary Fee Reasonableness Standards.</p> <p>( a) The commissioner may consider the resources required to perform the required duties under state and federal law as to the handling and processing of the documents that relate to the sale of a unit. A documentary fee may only include costs that are imposed uniformly in cash and credit transactions.</p> <p>(b) A cost must directly relate to the dealer's handling and processing documents for the sale and financing of a unit, in compliance with state and federal law, in order to be included in a documentary fee.</p> <p>( c) To be included in a documentary fee, a cost must be incurred either concurrently or after the negotiation and preparation of the buyer's order, bill of sale, or purchase agreement and must directly relate to the sale of a unit. Costs or resources</p> <p>1</p> <p>Serving the franchised new unit end truck dealers of Texas since 1916 prior to the negotiation or preparation of these documents may not be included. The cost may also directly relate to the evaluation of the creditworthiness of the retail buyer, the completion of the retail installment contract or the perfection of the lien against a unit.</p> <p>(d) Excluded costs.</p> <p>(1) A documentary fee may not include costs or resources that are spent after the title to a purchased vehicle is transferred or when the title is required to have been transferred, whichever is earlier. If a transaction involves a trade-in, after the title to</p>

the trade-in is transferred or required to be transferred, those costs may not be included in a documentary fee.

(2) Negotiation and retail installment contract assignment are excluded costs.

(3) Evaluation of creditworthiness of a prospective retail buyer by a potential assignee.

(4) Advertising costs, rebate processing, compensation to a person for the sale of the unit, vehicle history reports, certified check costs, increasing costs from a third party, TILA disclosure statement or any cost that is a finance charge under TILA.'

(e) Reasonable documentary fee.

(1) The documentary fee cannot exceed the amount necessary to cover the cost of performing the processing and handling of documents required for the sale and financing of a unit.

(2) Three tests for "reasonableness."

(A) Allowable.

(i) Necessary for the proper and efficient sale and financing of a unit;

(ii) Authorized or not prohibited under local, state, or federal laws or regulations or necessary in order to comply with a local, state, or federal law or regulation.

(iii) In accordance with GAAP (generally accepted accounting principles); and,

'Truth in Lending Act defines a finance charge as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit. It does not include charge of a type chargeable in a comparable cash transaction. (15 U.S.C. § 1605)

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(iv) Adequately documented.

(B) Allocable.

Related to or required in handling and processing documents related to the sale and financing of a unit. Consideration is given as to whether the services are chargeable or assignable to the processing and handling of documents required for the sale and financing of a unit and the benefits received.

(C) Prudent Business Person.

This standard is the amount paid in a competitive marketplace by a prudent business person. Consideration is given to:

(i) Whether the cost is ordinary, customary, and necessary for the

	<p>processing and handling of documents for the sale and financing of a unit;</p> <p>(ii) Factors such as whether it is a sound business practice, armslength bargaining, and laws and regulations;</p> <p>(iii) Market prices for comparable goods or services; and,</p> <p>(iv) Necessity for the cost.</p> <p>(3) OCCC will review anywritten notice ofan increased documentary over \$125.</p> <p>A retail seller much comply with TILA when disclosing a documentary fee.</p> <p>(f) A seller may be ordered to reduce its documentary fee to a reasonable amount retroactively, requiring the seller to provide restitution to all retail buyers who were charged a fee in excess ofthe amount the commissioner determines to be reasonable over \$125. A suspension may also be ordered of a seller’s ability to charge any documentary fee above \$50 for a specified period of time.</p>
Utah	Has no cap on doc fees.

Vermont	<p>Has no cap on doc fees. Dealer may charge for services related to the preparation and handling of documents only if the dealer charges all customers for these services and includes the amount of the documentation fee in the “cash price” of the unit. The goods and services for which documentation fees may be charged undethis bulletin are as follows: the preparation of vehicle documents, including but not limited to, title and replacement title forms, odometer forms, registration forms, registration transfer forms, tax forms, lien release forms, Buyer’s Guides for used units, As-Is and limited warranty forms, and warranty registration forms; related assembly, copying, filing, mailing, courier and telephone services; clerical services, such as verification and notarization; related computer, software and programming fees; performance of State inspection and related documentation; purchase of forms, in-transit and 30 day temporary plates; record keeping for the customer and the manufacturer with respect to warranties and maintenance of the vehicle and mailing of maintenance reminders to the customer 2. Fees for preparation of loan documents . A dealer that extends credit on the sale of the automobile may include the cost of preparation of loan documents in the finance charge (a finance charge is the cost of credit, including interest, to the borrower). Any amount included in this manner is subject to all applicable usury laws including truth-in- lending laws. See 9 V.S.A. § 41a. (Note: The term “documentation fees” does not include fees for the preparation of loan documents.)</p>
Virginia	Has no cap on doc fees.

Washington	<p>Caps doc fees at \$150.</p> <p>(2)(a)(i) To incorporate within the terms of any purchase and sale or lease agreement any statement or representation with regard to the sale, lease, or financing of a vehicle which is false, deceptive, or misleading, including but not limited to terms that include as an added cost to the selling price or capitalized cost of a vehicle an amount for licensing or transfer of title of that vehicle which is not actually due to the state, unless such amount has in fact been paid by the dealer prior to such sale. (ii) However, an amount not to exceed one hundred fifty dollars per vehicle sale or lease may be charged by a dealer to recover administrative costs for collecting unit excise taxes, licensing and registration fees and other agency fees, verifying and clearing titles, transferring titles, perfecting, releasing, or satisfying liens or other security interests, and other administrative and documentary services rendered by a dealer in connection with the sale or lease of a vehicle and in unitrying out the requirements of this chapter or any other provisions of state law. (b) A dealer may charge the documentary service fee in (a) of this subsection under the following conditions: (i) The documentary service fee is disclosed in writing to a prospective purchaser or lessee before the execution of a purchase and sale or lease agreement; (ii) The dealer discloses to the purchaser or lessee in writing that the documentary service fee is a negotiable fee. The disclosure must be written in a typeface that is at least as large as the typeface used in the standard text of the document that contains the disclosure and that is bold faced, capitalized, underlined, or otherwise set out from the surrounding material so as to be conspicuous. The dealer shall not represent to the purchaser or lessee that the fee or charge is required by the state to be paid by either the dealer or prospective purchaser or lessee; (iii) The documentary service fee is separately designated from the selling price or capitalized cost of the vehicle and from any other taxes, fees, or charges; and (iv) Dealers disclose in any advertisement that a documentary service fee in an amount up to one hundred fifty dollars may be added to the sale price or the capitalized cost. For the purposes of this subsection (2), the term "documentary service fee" means the optional amount charged by a dealer to provide the services specified in (a) of this subsection.</p>
West Virginia	<p>Caps doc fees at \$175. A dealer is not required to charge a documentary fee or charge the maximum allowable documentary fee. If a dealer chooses to charge the fee, the same amount must be charged to every retail customer without exceptions and regardless of whether or not the transaction involves a lien or is a cash sale. This fee is not a DMV Fee or a State Fee and customers must not be told that you are required by law or the DMV to charge this fee. This fee does not go to the DMV or any other branch of government.</p>
Wisconsin	<p>Has no cap on doc fees.</p>
Wyoming	<p>Has no cap on doc fees.</p>