

# CONSUMER ADVISORY

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By Attorney General Tom Miller

## Tips for Buying a Used Car

The Attorney General's Consumer Protection Division receives hundreds of calls and consumer complaints every year about used car purchases. Follow these tips to avoid unexpected expense and disappointment:

### **Shop around. Do your research. Take your time.**

- Check out the values of several makes and models in your price range. Look for resources on the Internet. And most public libraries have vehicle value guide books to look up prices, such as the Kelley Blue Book or the NADA Used Car Price Guide.
- Check with your bank, credit union or other lender on whether you qualify for a loan, and how much you can get. Remember, you may get a better used-car loan rate from your financial institution than from a dealer.

### **When you find a car you like, take your time, ask questions, and check it out.**

- Test-drive the vehicle, and take it to your mechanic for inspection. Never buy a car without test-driving it first, and never buy a car from someone who won't let you take it to a mechanic for a pre-sale inspection.
- Research the car's history. For a fee, private services like Carfax and Autocheck may be able to tell you whether the vehicle has ever been titled as salvage, flood-damaged, or rebuilt, or if it has ever had an odometer mileage discrepancy.
- If you have a trade-in, consider selling the vehicle yourself. You likely will get more for the trade-in, simplify your purchase contract, and reduce the chances of confusion, fraud, or other problems resulting from your negotiations and purchase.
- Check the paperwork on the car before signing a purchase contract. Examine the odometer and damage disclosure statements.
- Offer a fair price, and focus on the total purchase price. (If you focus only on the monthly payment amount, you may end up paying more than the car is worth.)

**Watch what you sign -- once you sign a contract to buy, there generally is no three-day right to cancel.** Put any disputes or other important issues in writing. Be ready to walk away if you aren't satisfied with a deal. Be comfortable with your purchase.

To check out a dealer's complaint record, call the Attorney General's Consumer Protection Division at 515-281-5926 or 888-777-4590 (toll-free).