

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. Go to the Internet to compare prices with vehicle value guides, such as the Kelley Blue Book or the NADA Used Car Price Guide. Most public libraries have these guides, too.
- Check with your bank, credit union or other lender whether you qualify for a loan, and what interest rate they will give you. Remember, you may get a better used-car loan rate from your financial institution than from a car 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. Don't buy a car online, sight-unseen.
- Always research the car's history. For a fee, private services like Autocheck and Carfax 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.
- Check the paperwork on the car before signing a purchase contract. Examine the odometer and damage disclosure statements.
- 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 chance of confusion, fraud, or other problems resulting from your negotiations and purchase.
- 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. Never sign blank documents. Put any disputes or other important issues in writing, such as promised repairs or warranties. Be comfortable with your purchase. Be ready to walk away if you aren't satisfied with a deal.

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).