



USED CAR BUYER CHECKLIST



THESE PRECAUTIONS
CAN SAVE YOU MONEY
AND AGGRAVATION
DOWN THE ROAD.

**When purchasing a used
car, ask yourself:**



Am I choosing a reputable dealer?

- Research consumer complaints with the Ohio Attorney General's Office (www.OhioAttorneyGeneral.gov) and the Better Business Bureau (www.bbb.org), and through internet searches.

Is the car in acceptable condition?

- Carefully and completely inspect the car's exterior and interior.
- Take the car on an extended test drive on highways, in stop-and-go traffic and in other conditions.
- Have an independent mechanic of your choosing inspect the car.

Do I know the car's history?

- Use the Vehicle Identification Number (VIN) to:
 - Research the car owner, the most recent odometer reading and other facts at www.vehiclehistory.gov.
 - Check on issues such as flood damage through the National Insurance Crime Bureau (www.nicb.org).
- Review all available service records, including work the dealer has performed since buying the car, and obtain copies for your records.
- Research safety recalls through the National Highway Traffic Safety Administration (www.nhtsa.gov/recalls).

Am I getting a fair price?

- Research the price using guides such as the National Automobile Dealers Association (www.nadaguides.com), Edmunds (www.edmunds.com) and Kelley Blue Book (www.kbb.com).
- Know when monthly payments will be due, and understand all late fees.

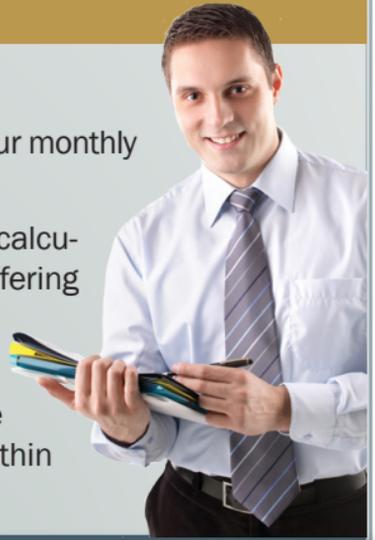
PROTECTING ★ THE ★ UNPROTECTED

Contact the Ohio Attorney General's Office
by calling **800-282-0515** or visiting
www.OhioAttorneyGeneral.gov



Am I getting a fair price?

- Consider the total price, not just your monthly payments.
- Understand how interest is being calculated on your car loan. (Dealers offering little or no interest often charge much more than a car is worth.)
- If trading in a car, confirm with the lender that any lien will be paid within two weeks after the trade-in.



Who is responsible for repairs and maintenance after the purchase?

- Know whether the car is being sold “as is,” in which case you are generally responsible for repairs as soon as you drive it off the lot.
- If purchasing an extended service contract, read its terms and conditions. (A service contract is an agreement to repair, replace or maintain a car for a specific period. It differs from a warranty, which is generally offered by the manufacturer and included in the purchase price.)

Have I reviewed and received the written contract and any other necessary documents?

- Confirm that all verbal promises and representations about the car and its condition are in the written agreement.
- Make sure there are no blanks on the written agreement.
- Obtain a copy of the written agreement.
- Obtain the title from the dealer within 30 days of the purchase.

* Based on reports of fraud, the Ohio Attorney General’s Office strongly cautions against purchasing a car sight unseen.

When having your car repaired:

- Check the repair shop’s reputation with the Ohio Attorney General’s Office, Better Business Bureau and/or Ohio Board of Motor Vehicle Repair.
- Know whether a warranty applies to the repair.
- Obtain in writing the repair agreement as well as any promises and warranties, and save copies for your records.
- If a repair is expected to cost more than \$50, ask for and receive a written estimate.
- If a final repair cost is expected to exceed the original estimate by more than 10 percent, make sure the repair shop knows to get your permission in advance.
- Before the repair, request that any replaced parts be returned to you. Afterward, make sure to take them.

If you experience problems buying or repairing a used car or receiving your title, call the Ohio Attorney General’s Office at **800-282-0515**
www.OhioAttorneyGeneral.gov