



MIKE DEWINE

OHIO ATTORNEY GENERAL

Protecting Ohio's Families

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), the Better Business Bureau (www.bbb.org), and through Internet searches.

Is the car in acceptable operating 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 Inspection Number (VIN) to:
 - Research who owns the car, the last odometer reading, and other facts at www.vehiclehistory.gov
 - Check on issues such as flood damage through the National Insurance Crime Bureau at www.nicb.org
- Review all available service records, including work the dealer performed since buying the car, and obtain copies for your records.
- Research safety recalls through the National Highway Traffic Safety Administration (www.nhtsa.gov).

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).
- Consider the total price of the car, not just your monthly payments.

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- Understand how interest is being calculated on your car loan. (Dealers offering little or no interest often charge much more than the car is worth).
- Know when monthly payments are due and understand all late fees.
- 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 responsible for repairs once 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 is different 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 getting your car repaired:

- Check the repair shop's reputation with the Ohio Attorney General's Office, the Better Business Bureau, and/or the Ohio Board of Motor Vehicle Collision Repair.
- Know if a warranty applies to the repair.
- Obtain the repair agreement along with any promises and warranties in writing and save copies for your records.
- If a repair will cost more than \$25, ask for and receive a written estimate.
- If a final repair cost is more than 10 percent higher than the original estimate, make sure the repair shop gets your permission in advance.
- Prior to the repair, request and later obtain any replaced parts.



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



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