



What to Know *Before* Buying a Used Car

From the Office of Minnesota Attorney General Lori Swanson

Over 35 million used cars were sold last year. Buying a used car may be an affordable option, but these vehicles often come with bumps and bruises. A used vehicle may have a history of accidents, repairs, dents and dings that are not obvious at first sight.

Just as it is necessary to look at the dashboard and road before taking off for a drive, there are certain things to check before buying a used vehicle. Consider the following:

Know the value of the vehicle. Nobody wants to overpay for a vehicle. Review the National Automobile Dealers Association's (NADA) Used Car Guide or "blue book" to get a sense of what similar vehicles are worth. NADA's blue book can be found at many libraries and bookstores, and online at www.nadaguides.com. Searching local Internet classifieds can also show the price at which similar vehicles are selling.

Get It Inspected. Having a used vehicle inspected by a trustworthy mechanic before purchase can help safeguard against future problems. A car might look great on the outside, but a trained mechanic can help uncover hidden or difficult-to-diagnose issues under the hood. A good inspection will cost some money on the front end, but may save much more money in repairs down the road.

Go For a Test Drive. Make sure to go on a test drive. Test drives are an opportunity to get behind the wheel and get a feel for the car. Don't just go around the block: take the car out on the highways or freeways, hills, and city streets. Test the brakes, steering wheel, and other components of the car.

Check the Vehicle History. There are a number of online services, like CarFax, from which you can purchase the vehicle's history. These reports can help reveal issues with used vehicles, including flood damage, odometer rollbacks, lemon histories, and salvage titles. Make sure the report you receive is current, as outdated reports can be used to disguise recent problems.

Read the contract. Never take a salesperson at their word. If a salesperson makes a verbal promise, make sure it is in the contract. Always read through the contract thoroughly so that you know exactly what you are signing.

Used Car Warranties. Contrary to popular belief, there is no three day right to return a used car. Once a person leaves the lot with the vehicle, it is generally theirs for good. For cars not covered by Minnesota's used car warranty law (e.g., used cars with more than 75,000 miles or purchased for less than \$3,000, among others), the buyer is responsible for all repairs after the sale.

Shop around for financing. A buyer is not obligated to finance directly through the dealership. While doing so may be more convenient, it may also be more costly.

While taking the above steps is not a guarantee against an unexpected issue with a used car, they will go a long way in helping you avoid a defective used vehicle. Remember, if something does not feel right about the vehicle, do not buy it.

For more information or to file a complaint against a used car dealer, contact:

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