

# Shop for a Used Car

By Curt Donnelley

Buying a used car has come a long way. It used to conjure up visions of matching wits with a guy in a loud plaid jacket surrounded by strings of rainbow plastic flags. Over the past twenty years, the quality of automobiles, foreign or American has improved greatly. The result: 1. Cars last longer. 2. Cars retain their value more than they used to. 3. There's a larger pool of good used cars to choose from. Additionally, car dealers are moving heaven and earth to sell new models each year so you end up with a lot of choices. Unfortunately this doesn't mean that you can buy a used car without worry, just that your odds of success are better. A few simple rules may also help.

If you can, buy a "**certified used car**." More dealers offer cars which have been inspected by mechanics, had minor problems repaired and usually have been detailed. Though pricey, these cars may come with a limited warranty from the dealer, manufacturer, or both. Part of their original warranties may also remain. Available for purchase or lease, certified used cars come as close as you can get to a new model at a substantially lower price. If your dealer does not offer Certified used cars, ask if a warranty is available. Dealer warranties or third party warranties may be available through your car dealer.

**Do your research.** Companies like CarFax provide a "lemon-check" service. You provide them with a car's VIN (Vehicle Identification Number) and they provide you with the vehicle's history. CarFax provides you with "unlimited" vehicle history reports including title, registration, odometer, problem, or accident information for \$24.95 - the best 25 bucks spent, particularly if you're buying from private sellers.

**Have the vehicle inspected.** If you have your own mechanic, so much the better, otherwise there are services that provide used car inspections, even at a distance. If you're buying your car online through a service like eBay, recommendations about such inspections may be available. For example, Carchex provides a 55-point vehicle inspection, from anywhere for \$60. A smart expenditure, if you're serious. If a seller seems reluctant or offers to "have it done" for you, be wary.

**Network.** If you have a particular dealer you trust, if someone at your office or church is or knows a dealer, or if a coworker is selling a car, you may have a better chance of getting a good deal on a car. You're relying on the fact that someone who sees you everyday is not going to cheat you. You'll still want to follow the steps above; if they are offended, back off. Basically, someone who wants to retain your business, friendship or goodwill is less likely to sell you a lemon.

**Don't rush.** If you feel pressured, step back and think about it. Common scams from private owners are getting deposits, even full payments from more than one person then disappearing with the vehicle. That's why trusting your seller is important.

**Take a good long test drive.** Serious vehicle problems can be masked, at least for a little while. If the owner seems reluctant for you to drive it or keep it running for very long, find another car. Telltale signs are unusual noises or smells, smoke out of the tailpipe, smoke on the engine, overheating, a high idle set, electrical problems, or irregular tire wear. If the car pulls in a particular direction, makes odd noises while turning or applying the brakes or seems, it may be a sign of a prior accident. Carry a magnet and check the sheet metal, particularly common areas where damage might occur (front and rear fenders.) If the magnet doesn't stick (and the car or component wasn't originally made of a material other than metal like Saturns and Corvettes) it means there's bondo or another body filler present. Check the plate on the inside front doorframe and see what engine, configuration and color the car was originally. If the front wheels need alignment, that's not a serious problem, but use your own judgment about whether you want to spend the money to have it inspected.

**Never, ever sign** anything or exchange any money for a used car for sale by owner that you're not driving away with. For private sellers, check ID. Does their driver's license match the address where they're selling the car and the name and address on the title? Do they have any other form of identification? You have to rely on your gut when dealing with private sellers. Their signature on anything may just be worthless, so don't rely on the fact that they've given you a receipt. Make sure titles and vehicle numbers match. Exercise common sense. Though there are exceptions, avoid putting a deposit or payment on a vehicle and coming back later. If you've gotten yourself into this situation and you're walking away with a handshake and nothing but his signature on a receipt, ask the seller if you can take the radiator cap with you. If you're coming back shortly and he's not moving or driving the vehicle, this should be no problem.