

# Buying A Used Car Checklist

By Taylor Peterson

## Inspections

- Yours** Trust your instincts, if you have bought cars before, and give it a good look over, inside out, and under the car as well.
- Theirs** When did the seller have an inspection done on the car, and ask for proof of a certified mechanic having done it.
- Mechanics** Take the potential car to a trusted mechanic you use regularly, and have them inspect it for you; they will give you the lowdown as to whether the car is worth it or not.
- State** If your state requires inspections, ask to see the last inspections that this car has passed, and when.
- City/municipality** Some cities/municipalities require their own inspections as well, so check into this.

## Actual Buying

- Dealerships** While these have a great variety of cars to pick from and their own service departments, their downfall can sometimes be pushy salespeople.
- Price** Keep in mind that what you start out at is not always what you end up with for a price.
- Private sellers** While private sellers probably won't be as pushy as a dealership, they don't generally have a lot of cars to pick from, their own service departments, or a reputation for you to consider.
- Problems** Any mechanical problems found should be either dealt with before the sale is completed, or allowances made for in the sale.
- Sales people** Many salesmen/saleswomen get too pushy, and shove the buying process along too fast; if you run into one of these, back off and go somewhere else.
- Shopping** Look for a car at your leisure, and comfort; you should not feel as if you're having the cars all shoved down your throat.

## Paperwork

- City/municipality** Depending on the area in which you live, there may be extra paperwork for the city/municipality.
- State** Every state will have their own paperwork for you to fill out.
- License plates** Yes, more paperwork is required for these, unless you really don't want to drive that new car around.
- Inspection** Showing proof of inspection(s) will be required by many areas, and it could be more than one inspection that is needed, so be prepared.

## Getting approved

- Bankers** Get to know your bankers ahead of time, it will help you get approved.
- Banking** Have some money in the bank, and have a decent credit history.
- Pre-approval** This requires contacting a bank, or several, if you require financing, to get a general idea of how much you can spend.

- Credit history** You will have to have a decent credit history, and the lender will check it, as will the seller, if it's a dealership.
- Getting the title**
  - Dealer** Processes vary state by state, but dealers will generally give you good directions.
  - Personal sellers** These sometimes don't know what they're talking about, so make sure you do before you go.
  - Banks** If you had a loan taken out, banks/lenders possess the actual title until you have paid them everything you owe them.
  - Paid in full** Once the amount is paid in full, you will be sent paperwork, usually by the lender, to fill out to start the process to get a clean title.
- Registration transferred**
  - Dealership** Normally, dealerships will take care of this for you, by having you fill out a couple extra pieces of paper, and submitting it to the proper bureaus.
  - Private sellers** This is something that you will have to come prepared for, so go to your local motor vehicle branch ahead of time, and ask what to do.
  - Completion** Registration will completely transfer upon proof of sale, which is going to be at the very least a receipt showing proof of purchase, and the Vehicle Identification Number.
  - After Transfer** After the transfer is completed, you will be issued a new registration for your vehicle, and be sure to keep it in your glove box in the unfortunate event you're pulled over by the police.