



BUYING A USED CAR - SMART SHOPPING TIPS

There is no automatic 3-day right of cancellation given in automobile sales contracts. Shop for the car BEFORE you buy it, NOT afterwards.

SHOPPING

- **Determine how much you can afford BEFORE visiting a dealer.**
- **Refer to various publications that give retail and wholesale values**
 - Edmunds Used Car Prices - www.edmunds.com
 - NADA Official Used Car Guide
 - Carfax - www.carfax.com
 - Newspaper and on-line classified ads
- **Ask questions** such as:
 - Where did the car come from?
 - What condition is it in?
 - Has the car ever been in an accident?
 - What repairs have been made by the dealer?
 - Has the car ever been painted?
- **Test-drive the car on various types of roads** (e.g. highways, retail areas with lots of stop lights, quiet residential streets). During your test drive:
 - Test the brakes – Are they responsive or slow and mushy?
 - Listen for rattles and squeaks – What's causing them?
 - Look for leaks – Check the space where the car was parked for fluid leaks.
 - Check the dipsticks – Are fluid levels full and are fluids clear?
 - Look at the tires for tears and abrasions as well as tread wear.
 - Does the transmission shift smoothly?
 - Is the steering hard?
 - Look in the trunk. Is it dry and contain spare tire and equipment?
 - Let engine idle to see if it continues to run smooth.
 - Make sure all controls, switches, lights are working properly
 - Check brake and accelerator pedals. Is the wear consistent with the car's age and mileage?
 - Test shock absorbers and struts
 - Look over the paint. Look carefully for corrosion or rust spots.

- **Take the car to your own mechanic for a thorough inspection before purchasing.** If the dealer refuses to let you get an inspection, don't buy from that dealer.
- **Maryland has NO LEMON LAW on used cars** so it is important to **review the Buyers Guide** posted on car's window to see what, if any, warranty is given. The Buyers Guide is required under federal law so beware of dealers who don't post it.
 - The car may still be covered by the Manufacturer's warranty.
 - The dealer may provide a "full" or "limited" warranty. Read the Guide carefully to see what the warranty covers.
 - "AS IS" means No Warranty!
 - In Maryland, there is an implied warranty on cars that are less than 6 years old and have been driven less than 60,000 miles. The implied warranty, however, only requires that the car be fit for ordinary use.

FINANCING

- **Shop for financing at credit unions or banks before shopping for your car.** Don't assume that dealers offer the best financing rates. Compare the interest rate and length of the loan (number of monthly payments) as well as the amount of the monthly payment. Compare this information to the financing options offered by the dealer. **DO NOT sign a dealer's finance application unless you have decided to take the dealer's financing offer.**
- **If the dealer is financing the sale, DO NOT take the car off the lot until the financing has been approved.**
- **After the sale:** If you are told by the dealer after you take the car that your financing "did not go through," **you cannot be forced to accept different finance terms** (such as a higher interest rate, bigger down payment or getting a co-signer). So long as the information you provided in your financing application was accurate, you have the right to cancel the deal if the dealer cannot provide the financing terms promised.

SIGNING THE SALES CONTRACT

- **READ all documents prior to signing.**
- **DO NOT sign blank documents. Cross through any blank spaces.**
- **Make sure that all verbal promises made by the salesperson are included in the written contract.** In most cases, once you sign the contract, you are bound by its terms.

To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420(voice/relay) or email us at consumer@howardcountymd.gov