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Find a deal at the car auction

By **Ted Belfour**

You have decided to buy a car and seriously thinking of buying a car from a car auction. You may (or may not) get an excellent bargain from a car auction. Gone are the days when only car dealers would be allowed to take part in auto auctions. They would buy the cars from such auctions, recondition the cars and sell it to you after a fatter profit margin. You can easily take part in a public car auction, and enjoy it too.

Experienced people and professionals in the industry expect the buyers to be careful while buying a car from an auction. Here is a run through the process and the issues to be kept in mind while taking part in a car auction.

Once you arrive at the auction place, you may be needed to register yourself first. This includes details like name, address, etc. Some car auction places may need some amount to be deposited with them. Some car auction may need cash while some may need bank draft. You should inquire about these procedures in advance.

Once the registration process is done with, you can inspect the cars on auction. Some car auction markets may not allow you to do so immediately before the auction. Such car auction places have fixed days for inspection. Always be accompanied by a mechanic of your choice for inspection. It is worth remembering that beauty of a car is skin-deep only. You shouldn't end with a car with nonfunctional engine and twisted rear axle. Mechanic is the right person to take a call on the condition of the car. Never forget to look for car history report. Spend few dollars to get one such report.

Bid process starts with start bid. This amount is usually the price below which auction won't take place or there is reserved price for that car. Do not immediately start bidding. Let few people start bidding and then only jump into the fray. If there are no other bidders then only start you bidding for the car of your choice. You may end with the same amount as the final price of the car.

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Experts in the field suggest that you should not let your emotions take the decision. Always bind yourself with a final price. If the bid amount crosses that limit, take yourself out of bidding. Remember, there is always some other car waiting for you.

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websites providing information on car auctions.

Real Estate Auction Action – Buying A Home At Auction

By Jakob Jelling

Due in part to the popularity of the U. S. Department of Housing and Urban Development (HUD)'s home auction program, more potential homebuyers than ever are buying homes at auction. Homes for auction aren't limited to just HUD, however. Many government entities auction homes for payment of back taxes, and some homeowners even auction their homes on eBay.com!

Homebuyers considering buying a home at auction should take some steps in advance to help them with their bid price, and even whether to bid at all on a specific home. There will always be a degree of risk when buying a home this way, but with a little diligence, potential homebuyers could save a lot of money buying in this manner.

Before the auction, you should have your financing arranged, and have enough cash on hand or in your bank account to cover a deposit on your purchase. You need to check the features, location, condition, and ownership history first. Afterwards, be sure to learn what the property is worth by looking at sales of comparable properties in the same area. Compare homes with the same number of rooms is possible, but be sure to allow for price differences due to pools, decks, carpeting, window treatments, etc.

At the auction itself, resist the temptation to get into a personal bidding war, just "to beat out the other guy". Have a set price limit and stick to it. Other houses will come along, and you don't have to win the first auction that comes your way.

You should know that the price of a home at auction is typically the loan balance (if foreclosed), plus any back taxes owed, plus legal fees and other expenses in foreclosing the property. This will typically be the opening bid amount, and the price will go up from there. Even so, it's possible to get a great deal in an auctioned house, with a little research and planning first.

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Also, know that you probably won't be able to get an inspection, and are buying the home "as is". If you can't do any needed repair work yourself, or can't hire it done within your budget, you may not end up getting such a bargain in the end.

Jakob Jelling is the founder of

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. Visit his website for the latest on personal

finance, debt elimination, budgeting, credit cards and real estate.

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