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Tips For Buying A Used Car And Avoiding A Lemon

By D Ruplinger

Do some homework before you start shopping for a used vehicle. Think about what your needs are, what your driving habits are, and what your budget is. You can learn about vehicle models, options, and prices by reading dealership ads in the newspaper as well as reading the classifieds.

There is also a host of information about used cars on the Internet. Enter the words USED CAR as keywords for searching and you will find information such as how to buy a used car, how to conduct a pre-purchase inspection, ads for cars available for sale, as well as other information.

Your local library and book stores are another source of good information. They have publications that compare car models, options, and costs; as well as offer information about frequency-of-repair records, safety tests, and mileage.

Once you've narrowed your car choices, research the frequency of repair and the maintenance costs on those models in auto-related consumer magazines. For information on recalls, contact The U.S. Department of Transportation's Auto Safety Hotline at 1-800-424-9393.

When you find a vehicle you are seriously interested in, considering using one of the vehicle history services available online to find out what that vehicle's history is. Some of the services available include an odometer check to help you make sure the mileage on the vehicle is accurate; checking the registration to find out if the vehicle was a rental, a lease, private party, or fleet vehicle; a title check; as well as finding out if the vehicle is a lemon, was in a major accident, was a salvage vehicle, or was ever reported stolen.

There is typically a fee for these services, but spending a little money to find out the exact history of the vehicle can save you serious money and headaches down the road. In order to use one of these services, you will need the VIN from the vehicle. Enter the keywords VEHICLE HISTORY in an Internet search engine such as Google or Yahoo. It will yield results for several organizations that offer these services such as

<http://www.carfax.com>

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and

<http://www.autocheck.com>

For financing you have two choices. One is to pay in full at the time of purchase. The other option is to finance over time. If you finance, the total cost of the vehicle increases because you are also paying for the cost of credit which includes interest and other loan costs. If you are going to finance, consider how much money you can put down on the car, your monthly payment, the length of the loan, and the annual percentage rate. Keep in mind that annual percentage rates are typically higher on used vehicles. The loan period is typically shorter on a used vehicle as well.

Dealers and lenders offer a variety of loan terms and payments schedules. Shop around. Compare offers. Negotiate the best deal you can. Be very careful about advertisements that offer financing to first time buyers and to people with bad credit. They typically require a big down payment and have a high annual percentage interest rate. If you agree to financing that carries a high interest rate, you might be taking a big risk. If you decide to sell the car before the loan is paid in full, the amount you receive from the sale of the vehicle may be far less than the amount you need to pay off the loan. If the car is repossessed or declared a total loss because of an accident, you could be obligated to pay a considerable amount to repay the loan even after the proceeds from the sale of the car or the

insurance payment have been deducted.

If you decide to finance, make sure you understand the following aspects of the loan agreement before you sign any documents:

- 1) the exact price you are paying for the vehicle, not just what the monthly payments are
- 2) the amount of your finance charges (the exact dollar amount the credit will cost you)
- 3) the annual percentage rate (APR)
- 4) the number of monthly payments and the amount of each monthly payment
- 5) the total cost of the vehicle (including tax, title, registration, finance costs, etc.)

Used cars are sold through numerous types of outlets: franchise dealers, independent dealers, rental car companies, leasing companies, used car superstores, private party sales and the Internet. Check with family and friends for recommendations on where to buy a vehicle. It is also a good idea to call your local Better Business Bureau and/or the State Attorney General office to find out if any unresolved complaints are on file about a particular dealer before you decide to do business with them.

There is a lot of hype in ads you will see. Some dealers are attracting customers with no-haggle prices, factory certified used cars and better warranties. Consider the dealer's reputation when evaluating these ads.

By law, dealers are not required to give used car buyers a three day right to cancel. The right to return a car in a few days for a refund exists only if the dealer grants this privilege to buyers. Before you purchase from a dealer, ask about the return policy. Get the return policy in writing and read it carefully to be sure you understand it.

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The Federal Trade Commission's Used Car Rule requires dealers to post a Buyers Guide in every used car they offer for sale. This includes light-duty vans, light-duty trucks, demonstrators, and program cars. Demonstrator vehicles are new vehicles that have not been owned, leased, or used as rentals, but they have been driven by the dealer staff. Program cars are low-mileage, current-model-year vehicles returned from short-term leases or rentals.

Buyers Guides do not have to be posted on motorcycles and most recreational vehicles. Anyone who sells less than six cars a year does not have to post a Buyers Guide.

The Buyers Guide must tell you the following: 1) whether the vehicle is being sold "as is" or with a warranty

2) what percentage of the repair costs a dealer will pay under the warranty 3) that spoken promises are difficult to enforce 4) to get all promises in writing 5) to keep the Buyer's Guide for reference after the sale 6) the major mechanical and electrical systems on the car, including some of the major problems you should look out for 7) to ask to have the car inspected by an independent mechanic before you buy.

When you buy a used car from a dealer, get the original Buyers Guide that was posted in the vehicle, or a copy. The Guide has to reflect any negotiated changes in the warranty coverage. It also becomes part of your sales contract and overrides any contrary provisions. For example, if the Buyers Guide says the car comes with a warranty and the contract says the car is sold "as is," the dealer must give you the warranty described in the Guide. When the dealer offers a vehicle "as is," the box next to the "As Is – No Warranty" disclosure on the Buyers Guide must be checked. If the box is checked but the

dealer promises to repair the vehicle or cancel the sale if you're not satisfied, make sure the promise is written on the Buyers Guide.

Some states, do not allow "as is" sales for many used vehicles and some states require different disclosures than those on the Buyers Guide. Check with you state Attorney General office to find out what the laws are in your state.

D Ruplinger is a featured writer for

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Feeling The Squeeze With A Potential Car Lemon?

By Earl Powers

No one buys a new vehicle expecting it to break down time and time again. However, these days consist of corporate finger-pointing and not wanting to take responsibility for any potential problems. Consumers have to take care and trust no one but themselves when it comes to a car lemon and they have to arm themselves with the latest on their state's car lemon law. Unfortunately, that means always being diligent about documentation and keeping paperwork, no matter what is involved.

According to most lemon laws, a vehicle is considered a lemon when it has a defect or malfunction that continually pops up despite repairs and could be a potential hazard to the driver's safety. Every state is different and has special requirements on the number of times a vehicle should be brought in for service for the same defect before it is considered a car lemon. The lemon law of California states that four attempts should be made to repair the same defect. However, the lemon law of Florida states that it is three attempts.

It is every man for himself, so that is why documentation is so important. Sometimes, the vehicle you bought new is not presumed a lemon until the warranty is out of date or the number of miles on the odometer is over the limit specified in your state's lemon law. The documentation you keep – repair visits, routine maintenance, etc. – will help uphold your rights under the car lemon law.

When you are getting warranty work done on your car, make notes on each and every person you talked with about your maintenance and repairs. Ask for quotes as well as actual work done in writing. Just because some repair work may have been done under warranty and therefore covered by the manufacturer does not mean you are not entitled to an invoice. The burden of proof lies with you.

Another tip is to have the authorized repair center make note of your complaint on your invoice. Make sure that every time you receive a receipt or any piece of paper with your car statistics that it has your car's odometer reading listed too. Write down the date and time of all of your phone conversations. Sometimes, managers and other decision makers will claim that they did not receive any messages from you. Be sure to get last names and employee titles where applicable. It will be harder for anyone to 'pass the buck' with your documentation.

As a consumer, you have certain rights under your state's lemon laws. If you have any trouble with the manufacturer making good on your car, you can consult with lemon law attorneys. They will help you understand your rights. The lesson to be learned when buying a new car, is always expect a car lemon. That way you will be prepared for anything that happens.

Earl Powers, US Lawyer and Lemon Law In expert at Aquest Group LLC (

<http://www.free-car-lemon-check.com>

) publishes other articles related to Lemon Law In at

<http://www.lemon-law-lawyers.com>

and

<http://www.used-car-lemon-laws.com>



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