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# Used Car Buying Guide

From the listing to the keys, for any used car from a dealer or a private seller.

**Ask, then check.** At each step, do or ask the thing in bold, then look at the Check line to test it. Tick the box when it's done.

## The whole process in 6 steps


1. Pick the car, not the deal: VIN, history, title report and recalls, from home. page 2
2. Ask the seller before you drive out, and test every answer. page 3
3. At the car: daylight, a cold engine, your own look, then a real test drive. page 4
4. Read the paperwork before you sign. Federal law gives you no cooling-off period. page 5
5. Online or out of state: use the return window early, or inspect where it sits. page 6
6. Get it inspected by someone who works for you, then decide. page 7


Then the walk-away list and what to do after you buy: page 8.

## The rest of the Toolkit

**Questions to Ask the Seller.** The phone and the lot, with a Check line for every answer. Use it at Step 2.

**Used Car Inspection Checklist.** Your own look at the car, section by section. Take it to Step 3.

**Electric Car Buying Checklist.** The extra checks an electric car needs. Use it with Step 3 on an EV.

*Policies, laws and third-party terms change. Where this guide quotes one, it says when we read it. Check it again the day you buy. This guide is general information, not legal advice.*

**My shortlist: year, make, model, VIN, asking price, where it is listed**

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# Step 1. Before You Look: Pick the Car, Not the Deal

Do this from home, before you spend a trip on a car.

## The price and the listing

- [ ] **Compare the price with similar cars nearby.**
  *Check:* A big gap is a reason to slow down, not a reason to hurry. Sometimes it is a real deal. Sometimes it is bait.
- [ ] **Run the listing photos through a reverse image search.**
  *Check:* The same photos on another listing, in another city or under another name.

## The VIN and the history

- [ ] **Get the VIN before anything else.**
  *Check:* It is on the dashboard at the bottom of the windshield, on the driver's door jamb, and on the title. All three should match.
- [ ] **Run a vehicle history report, and know what it misses.**
  *Check:* A clean line means nothing was reported. It does not mean nothing happened. The FTC says a history report typically will not list mechanical problems.
- [ ] **Add an NMVTIS title report.**
  *Check:* Buy one through vehiclehistory.gov. Look for title brands, odometer problems and a total loss.
- [ ] **Check open recalls at nhtsa.gov/recalls with the 17-character VIN.**
  *Check:* NHTSA's search leaves some recalls and campaigns out, so also give the VIN to a dealer that sells that make and ask them to look it up. If a safety recall is open, the dealer repairs it for free.

## Dealer or private seller

- [ ] **Know what a private sale gives you.**
  *Check:* A private sale usually comes as is, with no warranty. Ask about known problems and write the answer down.
- [ ] **At a dealer, read the Buyers Guide posted on the car.**
  *Check:* The FTC requires one on each used vehicle a dealer offers for sale. It says whether the car is sold "as is" or with a warranty.

**Notes for Step 1: VIN, history report result, title report result, open recalls**

**From the Toolkit:** Buying an electric car? Use the **Electric Car Buying Checklist** alongside this guide.

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# Step 2. Ask the Seller Before You Drive Out

A seller's answer shows you how far to trust the seller. It doesn't tell you the condition of the car.

## On the phone

- [ ] **Is it still for sale, and what is the VIN?**
  *Check:* Run the history report and the recall check before you go.
- [ ] **Is the title in your name, and is there a loan on it?**
  *Check:* The name on the title when you get there. If a lender holds it, ask for the payoff letter.
- [ ] **Why are you selling it?**
  *Check:* Listen, and remember. Compare it with what you see at the car.
- [ ] **Can you leave it unstarted until I get there?**
  *Check:* Feel the hood when you arrive. A warm engine can hide a hard start, smoke or a noise.
- [ ] **Can I have my own inspector look at it before I buy?**
  *Check:* A no is an answer too.

## At a dealer

- [ ] **Did you inspect this car? Can I see the report?**
  *Check:* Do they hand it over, say no, or black parts of it out?

## Is it really a private seller?

*One sign alone proves nothing. Several together point to a dealer posing as a private seller.*

- [ ] **The price is well below market value.**
- [ ] **The seller's name is not on the title.**
- [ ] **The seller's name or phone number appears more than once online or in the classifieds.**
  *Check:* Search the phone number. The same number on several car listings is the clue.
- [ ] **The seller asks to meet somewhere other than their home.**
- [ ] **The car is for sale on a roadside or in a parking lot.**
- [ ] **The seller doesn't own the car, or says they are selling it for a friend or relative.**

## Money

- [ ] **No wire, gift card or deposit to "hold it".**
  *Check:* Those payments are hard or impossible to get back. Pay when you have seen the car and the title.

**Notes for Step 2: the seller's answers, the name on the title, the phone number**

**From the Toolkit:** The full list is on **Questions to Ask the Seller**. Print it and write the answers down.

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# Step 3. At the Car: Your Own Look

Give it time, plus the drive. Tick each line as you go.

## Before it starts

- [ ] **Look in daylight.**
  *Check:* Never at night or in a dimly lit garage.
- [ ] **Arrive to a cold engine.**
  *Check:* Feel the hood. A cold start is when some problems are easiest to hear. Look under the car for fresh drips, and pull the dipstick to check the oil level.

## Outside

- [ ] **Paint and panels.**
  *Check:* Paint that doesn't match from panel to panel. Gaps between doors, fenders, hood and trunk that aren't even on both sides.
- [ ] **Rust.**
  *Check:* Wheel wells, rocker panels, door bottoms, around the windshield. Surface rust is cosmetic. Rust eating through metal is structural.

## Tires

- [ ] **Read the date code on each tire, and the spare.**
  *Check:* The last four digits of the DOT code: the first two are the week, the last two the year. 2321 is week 23 of 2021. Three digits means made before 2000. Makers disagree on how old is too old: some say six years, others ten.
- [ ] **Read the wear.**
  *Check:* Center wear usually points to too much air, both edges to too little, one edge to alignment, a cupped pattern to worn shocks or struts.
- [ ] **Check the pressure against the door placard.**
  *Check:* The right cold pressure is on the placard in the driver's door jamb. Front and rear are often different.

## Leaks

- [ ] **Wet or old?**
  *Check:* Fresh oil looks wet and shiny. Old residue looks dull and caked with dirt; it shows oil was there, not that it is still coming out.
- [ ] **What is dripping?**
  *Check:* Water from the air conditioner is normally colorless and odorless (AAA). Coolant is usually green, yellow or pink and smells a bit sweet.

## Inside

- [ ] **Seat wear against the miles.**
  *Check:* Wear on the driver's seat should match the miles on the odometer.
- [ ] **Warning lights at the key.**
  *Check:* The warning lights should come on with the key and go out once it starts. One that never lights up may have been disabled.
- [ ] **Smells.**
  *Check:* Musty or mildewy suggests water got in. Sweet can mean coolant from the heater core. Burning is never good.
- [ ] **Flood signs.**
  *Check:* A flood or salvage brand on the history report, a musty smell, damp or silty carpet.
- [ ] **Mice.**
  *Check:* Droppings or shredded debris on top of the engine, chewed wiring, a smell from the vents.

## Cleared codes

- [ ] **A reader showing no codes answers only half the question.**
  *Check:* Clearing codes resets the readiness monitors to "Not Ready". Whoever scans the car should read the monitors too.
- [ ] **Ask for the dated receipt.**
  *Check:* A recent repair or a new battery should come with one. One sign alone proves nothing.

## The test drive

*At least 15 to 20 minutes, city and highway. Not just around the block.*

- [ ] **Brake firmly from 40 mph, where it's safe and legal, with the seller's OK.**
  *Check:* It should stop straight, with no pull, pulsing or grinding.
- [ ] **Turn the wheel fully both ways at low speed.**
  *Check:* Listen for clicking or groaning.
- [ ] **Notice anything new.**
  *Check:* A warning light that comes on, a pull to one side, a clunk over bumps, a rough shift.
- [ ] **4WD or AWD.**
  *Check:* Ask the seller to shift into 4WD and back while you watch the dash. A light that keeps flashing, or a truck that won't shift back, is worth asking about. On AWD, all four tires should match in brand, size and wear.

**From the Toolkit:** Take the **Used Car Inspection Checklist** to the car and tick it off section by section.

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# Step 4. The Paperwork

Read it before you sign. The paper is what you are buying.

## The title

- [ ] **The seller's name is on the title.**
  *Check:* If not, ask why, and see Step 2.
- [ ] **The VIN on the title matches the car.**
  *Check:* Dashboard, door jamb and title, all three.
- [ ] **No salvage, rebuilt or flood brand.**
  *Check:* Check the title itself and the NMVTIS report.

## Buyback cars

*A clean title does not prove a car was never bought back.*

- [ ] **Georgia does not brand a buyback title.**
  *Check:* A buyback brought in from another state loses its brand once it is retitled in Georgia.
- [ ] **A Florida brand can come off, or never go on.**
  *Check:* Florida stamps "Manufacturer's Buy Back", but some settled cars are never branded, and an owner can later ask for a title without it.
- [ ] **Ask for any repair or buyback paperwork, and run NMVTIS.**
  *Check:* A seller who knows the car was bought back must disclose the defect, and Georgia requires it in writing. NMVTIS keeps any brand a state has put on the car.

## At a dealer

- [ ] **The Buyers Guide sticker.**
  *Check:* As is, or with a warranty. What it says is part of the deal.
- [ ] **A warranty is not a condition report.**
  *Check:* A dealer's multi-point inspection answers the dealer's question: is this car ready to sell? Yours is different.

## No cooling-off period

- [ ] **"Federal law doesn't require dealers to give you three days to cancel the deal and return the car." (FTC)**
  *Check:* Some states and some dealers offer one; many don't. Have the car inspected before you sign.

## Keep one folder

- [ ] **Bill of sale, any warranty or service contract, the listing, and your messages with the seller.**
  *Check:* If something goes wrong later, this is what you will need.

**Notes for Step 4: title brand, the Buyers Guide box ticked (as is or warranty), what is in the folder**

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# Step 5. Buying Online or Out of State

A return window is time to have the car inspected. Use it early.

## CarMax

- [ ] **10-day Money Back Guarantee, as long as the car's condition is consistent with the day you bought it.**
  *Check:* Terms read Oct 27 2026. Check the current terms the day you buy.
- [ ] **Have it inspected before you buy if your store allows it, or in the first two or three days after.**
  *Check:* That leaves time to act on what the report finds before day 10.
- [ ] **Transfer shipping isn't refunded.**
  *Check:* Terms read Oct 27 2026. Check the current terms the day you buy.

## Carvana

- [ ] **7-Day Money Back Guarantee, starting the day you receive the car.**
  *Check:* To return it, tell Carvana "before 8:00 p.m. EST" on the 7th day (their words). Terms read Oct 27 2026. Check the current terms the day you buy.
- [ ] **You can drive it 400 miles in those seven days.**
  *Check:* Terms read Oct 27 2026. Check the current terms the day you buy.
- [ ] **Shipping isn't refunded, whether you return the car or exchange it.**
  *Check:* Terms read Oct 27 2026. Check the current terms the day you buy.

## Out of state

- [ ] **Have the car inspected where it sits first. Then book the flight.**
  *Check:* Check the title and the history from home before you travel or pay.
- [ ] **Ask your home state's DMV three things.**
  *Check:* A temporary tag or transit permit to drive it home; where you pay sales tax (often when you register at home); and whether you need a state inspection or emissions test to register it. That state check decides whether you can register the car, not whether it is a good car to buy.

**Notes for Step 5: return deadline date and time, miles allowed, when the inspection is booked**

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# Step 6. Get It Inspected, Then Decide

Someone who works for you looks first. Then it's your call.

## Three different things

- [ ] **A dealer's multi-point inspection.**
  *Check:* The dealer's checklist, done to decide whether the car is ready to sell.
- [ ] **A pre-purchase inspection.**
  *Check:* Independent and done for you, the buyer: is this the car I should buy, and at this price?
- [ ] **A diagnosis.**
  *Check:* For a car you own with one known problem. A repair shop tracks that one fault to its cause.

## Who to hire

- [ ] **Someone with no tie to the seller.**
  *Check:* They should work for you and have nothing to sell you afterward. A mechanic you know and trust can work too.
- [ ] **A written report you keep.**
  *Check:* The FTC says: "Be sure the report includes the car's make, model, and VIN."
- [ ] **A dealer who won't allow it.**
  *Check:* The FTC: "If a dealer won't allow an independent inspection, consider going to another dealer."

## Tell the inspector what worries you

- [ ] **One specific thing per line.**
  *Check:* "A noise over bumps on the front left" gets a better answer than "check the suspension."

## With the findings in hand

- [ ] **Walk away and find a better car.**
- [ ] **Ask the seller to fix it before you pay.**
  *Check:* Get what will be fixed in writing.
- [ ] **Negotiate.**
  *Check:* Get repair estimates for any significant finding. Sellers expect negotiation.

**Notes for Step 6: what the inspection found, repair estimates, your decision**

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# Walk Away, or Buy

The lines that end a deal, and what to do once the car is yours.

## Walk away from

- [ ] **A seller who won't allow an independent inspection.**
  *Check:* At a dealer, the FTC says consider another dealer. From any seller, a no is an answer too.
- [ ] **Frame damage.**
- [ ] **Evidence of flood.**
- [ ] **A blown head gasket.**
- [ ] **A failing transmission.**
  *Check:* These are usually walk-away issues. The repair often costs more than the car is worth.

## After you buy

- [ ] **Check-engine light on and steady?**
  *Check:* AAA: a continuous problem that may affect drivability or fuel economy. Book a diagnosis.
- [ ] **Check-engine light flashing?**
  *Check:* AAA: a potentially serious problem. Reduce speed and load, and head for a repair facility.
- [ ] **Did the car sit for a while?**
  *Check:* Have the cabin air filter replaced at its first service, if it has one, and ask them to look for nesting material in the housing.
- [ ] **Keep the folder.**
  *Check:* Add any shop printout and diagnosis to the bill of sale, warranty, listing and messages.

**Notes: year, make, model, VIN, asking price, what the seller said, what the inspection found**

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