Buying a Used Car

Buying an automobile is a significant investment. It is important that, before making such a purchase, you understand your rights and responsibilities to purchasing a used car. Above all, remember: the dealer needs your money, so you are in charge.

What should you do BEFORE purchasing a used car?

- Determine a trustworthy car dealer based on consumer complaints and thorough internet research.
- Try to get pre-approved for financing from an independent bank or credit union. Dealers, especially buy-here-pay-here sales, will charge interest rates upwards of 25%.
- Ask the dealer specific questions about the car: accident history, service history, dealer’s inspections, whether there are any problems or repairs needed, whether it has any open safety recalls, and whether it has any manufacturer or dealer warranties.
- Take a thorough test drive in different conditions. Look for problems.
- Get an independent inspection from a mechanic, which usually costs about $100.
- Review the vehicle’s history at www.vehiclehistory.gov/, safety recalls at www.nhtsa.gov/, the maintenance records, and ask for a vehicle history report from an independent source.
- Read the Buyer’s Guide on the car’s window.
- Determine the vehicle’s fair market value, (try NADA, Kelley Blue Book, Edmunds) to negotiate a reasonable price and consider all aspects of financing.

Closing the Deal

- Remember – the dealer needs your money, which means you are in charge. Don’t haggle with them over things like your trade-in or monthly payments and don’t fall for tactics like the “Four Square” worksheet.
- Read all of the agreements, especially the Buyer’s Order and Retail Installment Contract. Beware of add-ons like extended warranties; they are often expensive.
and not disclosed to the consumer. You are not “locked in” until you sign these contracts.

- Buying a used car “as is,” usually means the buyer assumes responsibility for all risks once it is off the dealer’s property. Do not purchase a car “as is” unless you are prepared to personally pay for anything that may go wrong with it.
- Understand who will be responsible for repairs and maintenance.
- Get all of the dealer’s statements and promises in writing and in the contracts.
- Thoroughly read any active warranty coverages on the vehicle.
- Understand your interest rates, payment amounts, due dates, etc.
- Get and keep copies of all the documents related to the sale.

- If a dispute arises that cannot be corrected by the dealer, contact LASC or the Ohio Attorney General’s Office at 800-282-0515.

**Helpful resources to find the best dealer, vehicle, and price**

- Ohio Attorney General’s Office
- Better Business Bureau
- National Automobile Dealers Association
- Consumer Reports
- Ohio Attorney General’s Used Car Buyer Checklist

The information on this flyer is not legal advice.
If you are seeking representative or legal advice, please contact LASC.
An attorney-client relationship does not exist between you and LASC.

**How to Reach LASC:** Visit Us Online: www.columbuslegalaid.org

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