

HOW TO BUY A SEMI TRUCK: The Right Way

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INTRODUCTION

This article is long and comprehensive. You don't have to read it all at once. If you have a question about warranties, engines, emissions, financing, etc, go to that section and brief yourself. If you need an inspection CHECKLIST it's at the end of the article.

My 17 years of experience in semi trucks ranges from building them in the factory to dealership sales and finance. This guide covers the most important aspects of buying a semi truck, focusing on used trucks since there's more that can go wrong compared to new.

Everyone has different business models and preferences. Some want to be owner operators, others want hundreds of trucks. Some only dispatch, while others maintain small older fleets with trucks constantly being rebuilt as part of the business plan. The type of truck you prefer depends on your business plan.

Depending on the business cycle, it may make more sense to purchase new. When I originally wrote this article, used truck prices were extremely high, making new trucks the better option if available. As of November 2025, new trucks are available. In a normal market, you can pick up a truck with 250,000 to 350,000 miles (the sweet spot) for a reasonable price. If you're willing to go up to 500,000 miles, you can get a great deal.

This article covers buying a semi truck from start to finish with incredibly important information. If you haven't bought hundreds of trucks before, this article is for you. I've sold hundreds and hundreds. At the end, you'll find a helpful checklist to assist your purchase.

When I'm shopping for a car or truck, I know exactly what I'm looking for before landing on a lot. If I'm physically there, they probably have the exact vehicle I want. Figure out what you need, find it online, contact the dealership to verify availability, then check it out and negotiate if possible. Don't be afraid to travel to get the truck you want. Most people show up to a lot, browse what's available, and pick something they like, which works too. The benefit of buying locally is easy access for needed repairs, but not everyone lives near a major metro area like Dallas or Atlanta.

ENGINE

I'm only slightly biased when it comes to buying over the road used class 8 trucks. I sold Freightliners and have more experience with that brand. Freightliners are the best selling over the road truck. If you're drive heavy haul, dump trucks, or oil field work, you might be better off with a Mack, Kenworth, Peterbilt, or Western Star. My specialty is over the road trucks.

The heart of any over-the-road truck is its engine and transmission. For years, I wouldn't consider anything other than a Detroit Diesel or a Cummins. Some drivers, however, prefer Volvo engines for their own reasons. In 2024, International introduced its new S13 integrated powertrain, which has received strong early reviews. Of course, engine preference often comes down to personal opinion—much like the classic Ford vs. Chevy debate.

The Paccar engine, available in both Kenworth and Peterbilt trucks, tends to have a mixed reputation. Many drivers aren't particularly fond of it, though it still has a loyal following. Most Kenworth and Peterbilt buyers choose to pay extra for the Cummins option instead.

TRANSMISSION

The industry is trending heavily toward automatic transmissions. I sold Freightliners based on the reliability of the DT12 transmission. The Detroit DT12 is only available in Freightliners paired with Detroit engines, as Freightliner owns Detroit. You cannot get Detroit engines or transmissions in other trucks. The DT12 is a workhorse with few issues.

Eaton has reportedly worked out most of the kinks in the Endurant 12 speed automatic, which pairs with Cummins engines in most truck brands. International recently introduced the T14 transmission and is receiving stellar reviews. The Volvo iShift also receives high marks. The playing field has leveled for transmissions, though only time will tell. The DT12 and Volvo iShift have proven track records. Transmissions are very expensive and very expensive to repair so it's not something you want to gloss over.

EMISSIONS

Emission systems, DEF fluid, sensors, filters, and aftertreatment systems are mandatory. The government mandated them and you're paying for it. We've cleaned up the skies significantly since 2007, though at a cost to everyone involved.

There's good news: emission system issues have decreased. Early after treatment systems had expensive problems. Issues still occur but are less frequent as manufacturers improve their systems. When these systems fail, repairs are expensive. Trucks are mechanical, so everything eventually breaks down.

The best prevention is keeping DPF filters clean. Idling trucks all night is detrimental to the system. Most service shops can check filter ash levels. If you're near 80%, make a decision before check engine lights appear and the truck derates on the freeway.

When DPF filters can't breathe or crack, you'll be down for repairs. You can clean or "bake" these filters or purchase new ones. Detroit offers remanufactured filters as a less expensive option if new filters aren't out of the question. New filters cost more than cleaning but they should only be needed every 400k miles, so I recommend new or remanufactured. Cleaning doesn't always work well and is temporary, lasting maybe a year

or 100k miles. If you're filters are dirty for the first time you might consider getting them baked. But after that it's time to replace them.

I've seen people "delete" their emissions and completely destroy their truck. If you're consider this, use the best person, not the cheapest. Know that once you do this, you cannot bring your truck to any manufacturer authorized dealership service departments and it will void your warranty.

WARRANTY

Consider buying a warranty. Most used trucks will have minor issues costing less than a couple thousand dollars after leaving the lot. This depends on the work done before the dealer sold it. Some dealers do more work on used trucks than others. Larger dealers tend to do more work and have deeper pockets if you need recourse.

Finding a truck with existing factory warranty is valuable. When buying a used truck, always ask about remaining factory warranty and get it in writing. If the factory warranty exists, and they'll let you extend it, consider doing so.

Putting a truck in the shop almost always costs \$1,000 to \$2,000 minimum. You won't find a "bumper to bumper" warranty on trucks. Some dealers offer to pay repairs up to \$500 after you leave, but most sell as is. This doesn't mean they won't help with post sale repairs. I've seen dealers pay up to \$12,000 after the sale. Don't use your leverage on minor issues like a cigarette lighter when you might need serious help two days later.

Various warranty coverage levels exist. For example, a 1 year / 100k mile internally lubricated engine, transmission, and rear axle warranty might cost \$3,000. This is catastrophic or major coverage. If a rod, piston, crankshaft, or cam fails, you should be covered. If the engine blows, you should be covered. Some say this coverage wastes money because engines rarely blow up. True, but can you afford to rebuild a blown engine on a 400,000 mile vehicle? I've seen it happen at 380k miles. Luckily that customer purchased warranty coverage.

Prices increase for coverage beyond internals, such as turbo and injectors. Warranty companies report 80 percent of claims are turbo and injectors. Depending on the warranty company, you can usually get one to four years of coverage based on the truck's mileage and year. First time buyers without much money should consider buying a warranty. You can finance warranties, giving you time to save money for future repairs. Plan for breakdowns one way or another.

FINANCING

I've sold hundreds of semi trucks but never bought one. I've bought a lot of F150s and cars. I like knowing my financing options beforehand so I understand what to expect. Things like, how much vehicle I can afford, monthly payment, required down payment, and loan qualification requirements.

Finance brokers exist in the trucking industry. If you need semi truck financing, contact me for a recommendation. The best broker I know has 30 years of experience and comes highly recommended. Feel free to get in touch if you need semi truck financing.

If you submit a loan application at a truck dealership, you can likely only use that approval at that particular dealership. Finding a truck elsewhere means starting over and running your credit multiple times.

A finance broker gets you approved with acceptable terms, preparing you to purchase any truck, anywhere in the country. This is buying power. Inexperienced truck buyers should consider working with factory authorized dealerships because of their need to protect their reputation. Many family owned dealers also provide good care, but know who you're dealing with. Semi truck prices are moving toward a normal but that usually doesn't last long. Prices have dropped and most trucks are closer to a reasonable price. When prices are up, or you're financing without a large down payment, consider GAP insurance. If your truck is stolen or totaled without GAP insurance, you could face a large bill to your lender. Have your insurance company lined up and discuss current market conditions and coverage options.

Other products may be offered at the time of financing, such as roadside assistance, tire insurance, and maintenance agreements. Read these offers carefully to determine if the purchase cost makes sense. Some good roadside assistance programs can be financed into the truck.

When applying for financing, lenders examine three things: your down payment, years of driving, and credit. A normal loan consists of a 20% down payment (say \$20,000 on a \$100,000 truck), minimum two years driving experience, and no current delinquencies with maybe a 640+ credit score. Current delinquencies like back child support, medical bills, liens, judgments, recent repos, or bankruptcy will likely prevent loan approval unless you've paid the delinquency and/or reestablished credit after a repo or bankruptcy.

With very good credit and a track record, I've seen some zero down financing. With good established commercial credit, expect about 10% down payment. Under two years driving experience requires good credit, meaning a house loan or at least a car loan. Credit cards won't help. No credit and less than two years experience is possible but you'll probably need 40% or more down payment and a high interest rate. Most first time buyers have interest rates between 10% and 20%. Experienced customers with previous commercial credit may be below 10%.

INSPECTING THE TRUCK

I've had lifelong truckers spot their exact truck online, call to verify availability, drive four hours, walk around it once, and say "I'll take it." I've had guys wire money for trucks they've never seen. I've also had guys bring coveralls and inspect trucks like mechanics. You can hire your own mechanic to check the truck, usually charging around \$300. The question is

whether they know what they're looking for. Hiring a mechanic might help if you have no idea what you're examining, so find someone who does.

Here are things to look at. Take notes during inspection. Pay more attention to mechanics than cosmetics. You should request repairs when negotiating for the best value. Anything the dealer won't repair, you'll be paying for.

Most dealers don't have maintenance records for their used trucks. Large dealers get trucks from large fleet trade ins. These fleets don't hand over maintenance records when trading trucks. Dealers should have records of work *they* did to the truck. Many large dealers will have access to warranty covered work done on the truck. Most used trucks come from medium to very large fleets, accounting for probably 95% of all new truck purchases. When looking at used trucks, they were very likely fleet owned, not owner operator owned. This is probably good since large fleets usually maintain trucks regularly.

Unless you've done this your whole life, take the truck for a drive. First, walk around the truck and do a basic safety inspection, then do your thorough inspection. The truck may have been sitting for a while depending on the economic cycle.

Check for flat tires, fuel level, and broken windows. Many trucks have been in minor accidents. Be on the lookout for the ones that have been in bad accidents. Ask for a RIGDIG report, it's like a Carfax for semi trucks. Most dealers have access to this. If they don't, ask them to find one for that truck, especially if you sense a bad accident occurred.

Does the key work in both doors and the ignition? If not, this could indicate a replaced door. Are the headlights the same? This could be minor but worth noting. Does the hood close correctly? Look around the truck to ensure the paint matches. Can you see aftermarket orange peel or dullness? Paint is not always an indicator of a major accident as some dealers do extensive work before selling, which is a good thing.

I've seen trucks where an entire frame rail was replaced. Avoid these trucks. They're replaced for a reason and may not drive correctly, may burn through tires, and you may not be able to resell them.

Start the engine and look and listen for basics. Is the truck knocking or idling rough? Is it smoking? Are there visible oil leaks? Take your time looking for oil leaks because you'll often find them. Get your flashlight and crawl under the truck. A rough idle may not be a big deal but should be addressed. Do you hear pulleys, belts, or tensioner squealing? Did the dealer do the PM? Dealers are required to do DOT inspections, but check all the lights. If you get lazy and don't check, you'll pay for it.

Carefully check the brakes and know if they'll need repair soon. Brake drums crack and need replacement too. Do side windows work? Do mirrors work? Is the windshield cracked? How are the tires? If there's an APU, make sure it works properly. Does the truck have a sliding 5th wheel? Some fleets set trucks up for different applications. If doing heavy haul, reefer,

or anything unusual, research to ensure you buy what you need. Are you driving locally on level ground or going up steep hills?

On your test drive, does the truck drive straight? Is the steering wheel straight? Does it feel like tires are hopping? Is the transmission working properly in every gear including reverse? Does the engine sound right? Is the clutch operating properly? Does the truck pull hard to one side when braking? Common steering issues are alignment, tires, tire balancing, and king pins. If it's raining, is water leaking down the windshield? Are there speed parameters that need removing or adding for the pedal or cruise control? Is there a five minute shutdown programmed into the truck? Are there dash lights on that shouldn't be? Check the engine brake, cruise control, and air conditioning.

A quick note about dynos: Some large dealers have dyno machines or know someone who does. The cost is about \$400 to run a dyno report and the truck may need to be moved, taking time and more money. A dyno can be a great report. Sometimes the person running it knows what they're doing and makes important notes. Most people have no idea how to read a dyno report, including me. Basically, the dyno tests for horsepower issues and gives peace of mind that engine internals function properly.

You may want to do a blow by check. Watch YouTube videos for guidance. Excessive blow by can lead to increased oil and fuel consumption and potential engine damage.

NEGOTIATING

There are buyers markets and sellers markets. The cycle usually determines how much negotiating you can accomplish. We're currently coming out of a time when dealers didn't negotiate because there weren't enough trucks. During a buyer's market, you can ask for repairs, warranty discounts, price reductions, down payment matches, or tires. Price reductions, down payment matches, tires, and warranties are fixed amounts. When you get a \$5k price reduction, that's good and usually about as much as most dealers will discount, though I've seen more and less.

When you find a truck needing repairs, start with the repairs. How much a dealer negotiates, if at all, depends on the economic cycle. When originally writing this, there was no negotiation room. The trucking market constantly moves through up and down cycles. We're now in a much better place for semi truck buyers.

When you ask for a price reduction or anything other than repairs, you're asking for a fixed reduction amount. Repairs are like a can of worms because you never know the cost. You can guess on the low end but never know how high repairs might go. What seems like a simple \$300 alignment could be a \$2,000 repair needing king pins, alignment, and tires. Maybe you didn't check lights and one was an expensive LED headlight. Maybe you didn't check the DPF filter ash level and shortly after leaving the dealership, they needed replacement, costing thousands. Maybe you heard a belt squealing and ignored it seeking a price reduction instead. That could be the AC compressor failing with belt and tensioner

replacement needed, a \$4,000 bill. These are a few examples of endless repair possibilities. You don't know costs until a professional assesses the problem, and you get the bill.

Ask the dealer to address any mechanical issues you find first. Don't mention other reductions until addressing repairs. When I say repairs, I mean mechanical repairs, not cosmetic. Your top priority should be getting the best truck possible right now. You'll have a much harder time getting repairs paid for after purchase. Sometimes dealers help with repairs immediately after you leave, sometimes not. If you have a big problem shortly after buying, immediately contact the dealership.

They'll likely ask if you bought a warranty and tell you to take it to a service department for inspection. The problem needs fixing regardless, so this is correct procedure. Once you get your repair bill, before paying, if your warranty didn't cover it, present it to the dealership to see if they'll participate in paying. If they pay, great. If not, don't get excited. Be professional and explain your situation and how many miles you've driven the truck. If they still won't pay, ask them to split the bill. This might be a good option. If you still think this isn't fair, go up the chain of command at the dealership. I've seen it go both ways. Hopefully you bought a warranty and maybe it's covered so you get back on the road. Warranty is one thing they'll consider when determining repair participation. Remember, most used trucks are sold as-is. They won't build you a new truck.

If you're not concerned with repairs, move to the next negotiating step. Maybe you're a mechanic or have a great mechanic who inspected the truck. I'm steering you down the path of least resistance to help you get a good truck at a good price. If you're experienced with money in the bank and a good mechanic, and repairs don't scare you and you don't think you need warranty, go straight for a price reduction. Regardless, do a complete inspection or get a mechanic to do it, and take the truck for a drive. Work hard to get them to pay for needed repairs on engine, transmission, driveline, steering, and maybe brakes. Think critical systems before cosmetics and tires.

Once repair concerns are under control, I recommend most people ask for a warranty included in the deal rather than a price reduction. If the warranty they offer costs between \$3,000 and \$10,000, ask for something in the middle to start. Like cars, trucks are offered with warranties as a profit center. If they give you a \$3,000 warranty, it may only cost them \$2,000. This is easier for them than giving you \$3,000 off the truck price. Most dealers want you to have a warranty so they have a happy, profitable customer and don't have to pay for your repairs once the truck leaves. But that does not guarantee you're going to get a free warranty.

If you can't get a \$5,000 warranty, ask for a \$3,000 warranty. If they won't give you \$3,000, ask them to pay half your warranty. If that doesn't work, ask for a \$1,000 discount off your warranty. Remember this and use it in all negotiations. If you're new to the business without money for unexpected repairs, get a warranty, even if you pay for it. Put aside money

monthly while under warranty coverage until you have enough to cover needed repairs. All trucks eventually break down.

Instead of asking for a price reduction, you might want to ask for a down payment match. The dealer may already be at their limits with you after asking for repairs and warranty. But it can't hurt to ask. Depending on market timing, you may be maxed out. If that's the case, you've done your job and must decide if this is the truck for you. A down payment match is basically the same as a price reduction but keeps money in your pocket now. Or take the price reduction instead and the amount comes off your loan balance.

You may be out of negotiating room if they're already doing repairs and you got a discounted warranty. Let's address negotiating price without considering other factors if all you want is a price reduction. Adjust your aggressiveness depending on the market. We're currently in a somewhat balanced market.

Truck dealerships differ from car dealerships. Many people come to truck dealerships shocked they can't use the same tactics. It's simple: there's always demand for used trucks and used trucks are unique. These trucks will sell with or without any one buyer and they know it. Walking into a dealership asking for \$10,000 off immediately is a mistake. If you don't have time and have cash now, maybe try this. Personally, I'd use more tact.

Establish rapport with the salesperson and show you're serious. Once they know you're serious and can buy, they'll take you seriously. Most know their business and can tell if you know what you're talking about and actually have money to buy now. Having an approval in hand helps, or at least shows some assurance of your buying ability.

Walking into a dealership throwing out a ridiculous number the manager will easily reject is a miscalculation. I've negotiated with these guys for years. Find a number that's painful for them to say yes to, but not so painful they'll let you walk out the door. Managers always ask two questions: Have they seen the truck? Are they asking for repairs? Sales managers dislike agreeing on a price, and then renegotiating. If you shake hands on a deal with these guys, most do what they say and expect you to do the same.

It's your job to know if you need repairs or warranty before presenting a price. It's your job to look at the truck so they take you seriously. If you have 25 trucks and know what you want, explain this to your salesperson and let them do their job. If you have 25 trucks, you probably know what you're doing already.

How do you maximize your price reduction? Work with your salesperson because they want to sell you a truck. They're the gatekeeper and the person who will bat for you. It's not easy because they work for you and need to earn your business. On the other hand, they work for the dealership and are expected to make money for the company, or at least lose as little as possible. Without the dealership they have no job. Without you they make no money.

Start by asking your salesperson how much they think you can get off the truck price. If you've already got repairs and warranty, almost any number is good. From here you can throw out a higher number. They might come back with something they think the manager will entertain. Most of the time your target number will be somewhere between your number and their number. If you're not too far apart, ask them to take your offer to the manager. If you are far apart, come off your number somewhat and see what the salesperson thinks.

The salesperson may already have an idea what the manager will take but can't tell you, so listen to what they're telling you and base your next number accordingly. The magic number is painful for them to say yes to, but not so painful they'll let you walk out. Work with your salesperson and give them what they need to bring your number to the manager with confidence.

Buy a better truck, negotiate a better deal, and save money next time you go semi truck shopping. I was personally in the trucking industry for 17 years between building semi trucks at the factory and selling them at the dealership. We now sell disability insurance for truck drivers. Please feel free to call us at 469-905-4422.

Truck Buying CHECKLIST Below

HOW TO BUY A SEMI TRUCK: The Right Way

CHECKLIST

ON THE LOT INSPECTION:

- o Rigdig report
- o Dealership repair and warranty records
- o Engine model, horsepower, torque
- o Rear axle(s) gear ratio
- o Verify miles and VIN (take pictures)
- o Any dash lights or check engine type of lights on
- o PM completed
- o No shiny objects on dipstick oil when checking engine oil
- o Coolant at proper level
- o DPF ash level
- o Oil or coolant leaks
- o Engine sound (idle, knocks, squealing)
- o Exhaust smoke
- o Brakes
- o All lights
- o Mirrors, windows, windshield, sunroof
- o Silicone around windshield gasket (possible leak)
- o Windshield wipers
- o Air leaks
- o Keys work in all doors and ignition
- o Hood closes properly
- o Paint (aftermarket or factory)
- o Rust
- o Tires
- o Sliding 5th wheel

- o APU functioning
- o AC functioning
- o Fire extinguisher and triangle reflectors
- o Cabinets functioning
- o Mattresses
- o Seats working
- o All dash switches working

TEST DRIVE:

- o Steering wheel straight
- o Does it drive straight
- o Is it hopping
- o Transmission working in every gear including reverse
- o Power is good
- o Clutch
- o Braking in a straight line
- o Engine brake functioning
- o Cruise control functioning
- o Any speed parameters on pedal or cruise
- o Any out of the ordinary noises
- o If raining is there water on the inside of windshield

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