

# **Buying a Used Car**

## **What Does "As Is" Mean?**

When a used car is sold "as is," it means you are buying the car in its current condition without any guarantees or warranties. Cars sold "as is" can usually not be returned, and the seller does not have a duty to fix it, even if it breaks down as you are driving it off the car lot.

## **How Do I Know If A Car Is Being Sold "As Is"?**

If a car is being sold "as is," it will say so in the contract you sign when you buy the car. Even if the dealer says that it is a "good car" or that they will "stand behind it," the promises mean nothing if they are not in writing in the contract.

## **When Is A Dealer Held Responsible For A Car Sold "As Is"?**

A dealer can be held responsible for a car sold "as is" when the dealer misrepresented or concealed something before or during the sale. To prove misrepresentation, you must prove the dealer made a false statement about the car before you bought it. To prove concealment, you must prove the dealer knew about the problems with the car, had a duty to tell you about those problems, and did not tell you. A dealer does not have to tell you about problems that you can easily discover yourself before buying the car.

## **Can I Get My Money Back If the Car Breaks Down?**

If you buy a used car "as is," you usually cannot get your money back if the car breaks down. Usually, you will also still be responsible for paying for the cost of the car, even after it breaks down.

## What Happens If I Return the Car?

If you return the car, you will not get your money back. The dealer will treat your return of the car as a repossession. The repossession may go on your credit report. The dealer will usually auction off the car, and you will be responsible for paying the amount still owed after the auction proceeds are applied to your car note.

## What Else Do I Need to Know About Buying A Used Car?

- **Know what you need and what you can afford.** Think about what you really need in a car before going to the car lot. You should review your monthly budget and know what monthly car payment you can afford. Remember to leave wiggle room for repairs and maintenance.
- **Be Patient.** Do not get in a hurry when shopping for a used car. Do not buy the first car you see. Take your time, shop around, and visit different dealers.
- **Test drive the car.** Drive the car at different speeds for several miles. Some dealers may not let you do this and say they cannot allow it because of "insurance regulations." Do not buy from this dealer. Go somewhere else.
- **Bring a mechanic.** Have a mechanic you trust look at the car and test drive it. If the dealer will not let you do this, go somewhere else.
- **Ask for a car history report.** Ask the dealer for a copy of the car history report. If the dealer refuses, write down the car's VIN and run a report yourself.
- **Do not be fooled by looks.** Do not be fooled by how good a car looks. Focus on how the car runs.
- **Expect to make repairs.** Cars wear out over time and occasionally need repairs. You will have to spend some money on maintenance and repairs, so budget accordingly and make sure not to spend every dollar you have on a car note.
- **Do not opt for the optional warranty.** Warranties on used cars that are sold by a used car dealer are usually worthless or cost much more than they will ever payback. Purchasing an optional warranty from a dealer is usually a bad idea.
- **Do not sign anything without reading it first.** When you sign your name to a document, you are saying that you understand and agree with the document. If there is something that you don't agree with, ask the dealer to change the

contract. Never sign a document that you have not thoroughly read and do not understand.

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