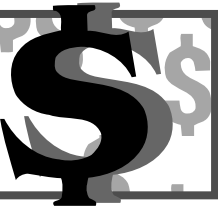


MANAGING YOUR MONEY



Bargain Hunters: Beware Of Curbstoners

(NAPSA)—Searching for a great deal on a used car? What you don't know *can* hurt you.

A type of fraud known as curbstoning involves individuals—posing as private sellers—who are dealing in multiple vehicles without a license, which is illegal in most states. These scam artists frequently sell vehicles reputable dealers won't touch because of hidden problems that affect both the vehicle's safety and resale value.

Herta Soman learned about curbstoning the hard way. She purchased a '97 Honda for \$15,000 from a so-called "private seller," only to learn the vehicle's warranties were void because the car had been totaled.

"I was angry—I was in shock," said Soman when a Carfax report showed that her car had a salvage title. "I feel like I'm driving a fraud."

Soman is not alone. Law enforcement officials estimate that anywhere from 60 to 90 percent of the cars advertised in classified ads or at the curb are sold by unlicensed dealers.

"Unfortunately, dishonesty sometimes is very profitable," laments John Creel, a Consumer Investigator who has been combatting curbstoners for years.

"You may hear from the curbstoner that he's selling it for his relative or friend who's just been deployed overseas," he says, warning that the curbstoner is just saying whatever it takes to gain buyers' confidence. Creel explains that vehicles are picked up at junkyards or salvage auctions cheaply. Curbstoners do minimal work to make the vehicles appear safe and sound, and then pass them off to an unsuspecting public as safe, reliable family cars.

"You don't tell him you got it a week ago, and you cleaned it up and now you're selling it," reveals a former curbstoner caught by Creel. "It's possible even to hide



the fact that a car has been totaled by registering it or changing the title in another state," he says.

While consumer investigators like Creel continue to crack down on curbstoners, companies such as CARFAX are working to educate and protect consumers from these rip-offs. Here are some tips CARFAX offers consumers to help them avoid being a curbstoner's next victim:

- **Look** at a driver's license and the vehicle's title; if the names on the two documents don't match, don't buy the car.
- **Ask** the seller for a detailed vehicle history that will reveal hidden problems in a car's past like a salvage history, odometer fraud or flood damage. Or, ask for the VIN and run a history yourself on Carfax.com.
- **Take** the car to a trusted mechanic for a pre-purchase inspection.
- **Check** the phone number; if the same phone number appears in multiple ads, the seller is probably curbstoning.

A consumer's best protection against curbstoned vehicles is to purchase from a reputable dealer. Dealers who use a vehicle history service like Carfax.com to screen vehicles, keep questionable vehicles off their lots and away from customers. Consumers should always view or run a vehicle history report before purchasing a pre-owned vehicle to know the vehicle's true background.