

The Active Consumer

Protecting Your Wallet When Buying A Used Car

(NAPSA)—There are ways to keep from being taken for a ride when buying a used car. That's important, because experts say buying a pre-owned car from a dealer or a private party car can sometimes be risky.

How do you know the car you're purchasing doesn't have title defects or other problems? What if the car you're buying had once been stolen or salvaged, damaged in a flood, fire or accident, has had an odometer rollback, or was once used as a taxi or rental?

Dave Nemtuda, a 17-year automotive veteran and director at Experian Automotive, provides some expert advice to consumers to help them protect themselves—and their wallets—when purchasing a used car:

- **Be Prepared and Well Informed**—Scour the Internet to uncover as much information as possible on each car model and year you're considering. Some model cars may be known to suffer from transmission or suspension problems after a certain milestone. You can get used-car values and other consumer information online at sites such as www.nadaguides.com and www.consumerguides.com. Be



The Key To Used Cars—Following a few tips can help people find the right used car.

sure to ask the seller detailed questions and don't be afraid to show your knowledge of the vehicle you are considering.

- **Check the Car's Vehicle History**—Checking the vehicle's history is one of the most important things you can do to protect yourself. An AutoCheck Vehicle History Report, for example, pulls data from many sources, including your state's Department of Motor Vehicles, auto auctions and dealers. It tells you if the car has been reported as stolen or salvaged, suffered from major accident damage, or has experienced odometer tampering, among other hidden title defects. The company even provides an insurance policy that will buy back the car for up to one year if a major hidden title defect

is not disclosed on a "clean" vehicle history report, subject to the policy's terms and conditions. You can enter a car's Vehicle Identification Number (VIN) at www.autocheck.com to purchase a detailed vehicle history report.

- **Ask Someone Knowledgeable to Inspect the Car for You**—If you don't have the background or knowledge to determine for yourself if a car is in top physical shape, ask a knowledgeable expert—such as an independent mechanic—to inspect the car prior to purchase.

- **Check Paperwork**—Carefully review all paperwork, especially when buying from a private owner. Make sure there are no registered liens against the vehicle by looking at the title. Also ensure that the title transfer paperwork is in order. Web sites such as NADAguides offer title transfer kits. Inquire about any dealer warranties that might be transferable so you can take advantage of available protection.

Educating and protecting yourself can give you confidence and peace of mind in your used-car purchase decision. A little work up front can go a long way in preventing unexpected costly repairs down the road.