CAR VALUE BY VIN

How to check a **car value by VIN**: trade-in, private party and dealer retail values, how a **Kelley Blue Book VIN lookup**, J.D. Power (NADA), Edmunds and a **CarMax appraisal by VIN** work, what a **Carfax value** adds, how title brands and mileage cut value, and how to negotiate.

7 days	**20–40%**	**$14.99**
how long a KBB Instant Cash Offer and a CarMax offer stay valid	KBB's rule-of-thumb deduction for a salvage title	CarCheckerVIN report with a market value estimate

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ABOUT THIS CAR VALUE BY VIN GUIDE

A **car value by VIN** starts from one exact vehicle instead of a model-wide average. The 17 characters pin down the model year, trim, engine and drivetrain, and they unlock the title, odometer and total-loss records that decide whether a book value applies at all. This guide shows you how to turn a VIN into a number you can defend when you sell, trade in or buy.

It is published by **CarCheckerVIN (carcheckervin.com)**, which runs a free VIN decoder and sells vehicle history reports that include a market value estimate. Facts about each value guide come from its own pages and filings, including CarMax's 2026 annual report and the Carfax business description filed with the SEC; tax and legal points come from the IRS, the FTC, state agencies and statutes. All were checked in November 2026. CarCheckerVIN is independent and not affiliated with Kelley Blue Book, J.D. Power, Edmunds, CarMax, Carfax or Black Book. No dollar value for any particular car is printed here: values move weekly, so look up your own VIN.

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CHECK A VIN WHILE YOU READ

Start with the facts behind the value

Enter any 17-character VIN at **carcheckervin.com/car-value-by-vin** to decode the exact year, make, model, trim and engine and preview the vehicle's history free, with no card. The $14.99 report adds a market value estimate next to the records that move it.

How to use this guide

Selling or trading in

Read Chapters 2, 3 and 7, fill in the worksheet on page 19, then get two firm offers before you talk to a dealer.

Buying used

Chapters 1, 5 and 8 show how history changes what a car is worth and how to argue the price down with evidence.

Insurance, tax or donation

Chapter 2b shows which value each situation uses; Chapter 9 covers total-loss settlements.

BUYER'S SHORTCUT

WHERE TO GET A CAR VALUE BY VIN, AND THE HISTORY BEHIND IT

Value guides tell you what a typical car like yours is worth. Only the VIN's history tells you whether your car is typical. Get the number from the guides and the facts from a history report.

OUR PICK

CarCheckerVIN · www.carcheckervin.com

- **Free VIN decoder:** year, make, model, trim, engine, drive
- **Free history preview** for any VIN, with no credit card
- **Full vehicle history report: $14.99**, no subscription
- **Packs:** 3 for $35.99, 5 for $54.99, 10 for $89.99 ($9 a report)
- **Market value estimate:** retail and trade-in figures for clean, average and rough condition, plus original MSRP, when value data exists for the VIN
- Title brands, NMVTIS title records, odometer readings, owner count
- Insurance total-loss records, liens, impounds, auction sales with photos

Check a car's value inputs at carcheckervin.com/car-value-by-vin →

Where each kind of number comes from

Where	What it gives you	Best for
Kelley Blue Book	Trade-In Range, Private Party Value, Fair Purchase Price, Instant Cash Offer	Consumer benchmark; VIN or plate
J.D. Power (ex-NADA guide)	Rough, average and clean trade-in; loan and retail values	Lender-style numbers
Edmunds (owned by CarMax)	True Market Value: trade-in, private party, retail	Regional transaction pricing
CarMax appraisal	Written offer good for seven days; free appraisal	A real floor price
Carfax	History-based value; report widely quoted at $44.99	History and price together
CarCheckerVIN	Free decoder and preview; $14.99 report with market value and history	Proving a book value fits this VIN

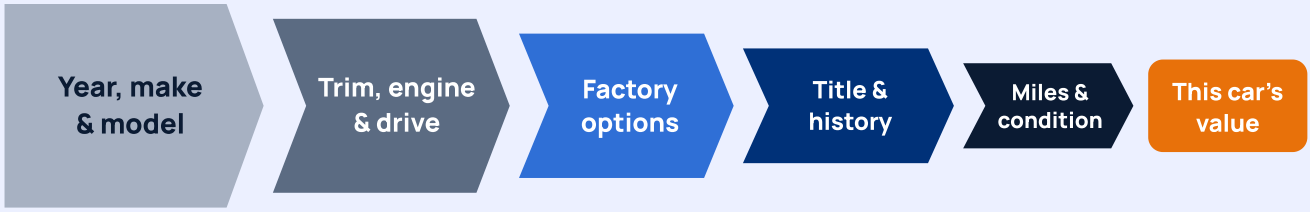
How to choose

- [ ] **Trading in?** Collect the trade-in range from two guides, then one or two firm offers.
- [ ] **Selling privately?** Start from private party value for your exact trim, mileage and condition.
- [ ] **Buying?** Compare the asking price with dealer retail or Fair Purchase Price, then check the history.
- [ ] **Title brand, mileage doubt or total loss?** The book number no longer fits; KBB advises appraising such cars case by case.

CHAPTER 1

WHY A VIN GIVES A MORE EXACT CAR VALUE

Year, make and model narrow a car down to a family. The VIN narrows it down to one car: the trim it was built as, the engine under the hood, and the records written against it since it left the factory.



Each step narrows the range. The VIN settles the first three directly and links to the fourth; you supply the fifth.

Three things a VIN adds that year, make and model can't

1. **The exact configuration.** Every guide prices trims separately, and a base model and a top trim of the same year can sit far apart. Decoding the VIN identifies the model year, body, engine, drivetrain and plant, and often the trim or a short list of possible trims. J.D. Power says its enhanced VIN decoding improves trim accuracy up to 95%, which tells you how often trim is ambiguous without the VIN.
2. **The factory equipment.** Packages and options are not in the 17 characters, but the VIN unlocks the build record and the original window sticker. That matters because Kelley Blue Book values only items that are factory-installed or "factory quality", and Edmunds adjusts its True Market Value for options and color.
3. **The history.** A book value describes a typical car. Kelley Blue Book's Typical Listing Price, for example, assumes the car has been fully reconditioned and has a clean title history. The VIN is how you find out whether your car has a clean title, honest mileage and no insurance total loss, which decides whether that typical number applies.

What a "value by VIN" tool actually does

Enter a VIN in Kelley Blue Book, J.D. Power, Edmunds or CarMax and the tool decodes it, matches it to the guide's own list of styles, and fills in what it can. Then it asks you for the things the VIN can't know: **mileage, condition, options it couldn't confirm, and your ZIP code**. The value that comes back is only as good as those answers. A VIN lookup with an optimistic condition grade is still a guess.

A value is an estimate, not a promise

Kelley Blue Book describes its Trade-In Range as what a consumer can reasonably expect from a dealer this week, then adds that every dealer is different and values are not guaranteed. Only a firm, written offer is a price; everything else is a starting point for negotiation.

PLATE OR VIN?

A license plate lookup, at Kelley Blue Book or at **carcheckervin.com/license-plate-lookup**, finds the VIN first and works from there. A plate can be transferred or replaced; the VIN stays with the car for life, so confirm the plate result shows the same VIN as the dashboard.

CHAPTER 1 CONT.

WHAT THE VIN FIXES, AND WHAT YOU STILL SUPPLY

A **VIN value lookup** is strongest on facts that never change and weakest on those that change daily. Here is what the VIN settles, and what you bring.

Value factor	From the VIN?	Where it really comes from	Why it moves value
Year, make, model, body	Yes (year: 10th character)	Any VIN decoder	Defines which values apply
Trim / series	Often; sometimes a range	Decoder plus window sticker	Trims are priced separately
Engine & drivetrain	Yes	Any VIN decoder	AWD/4WD and bigger engines are priced as different styles
Factory options	No (build data)	Window sticker or build record by VIN	Packages add value; mods usually don't
Title brands	Linked to the VIN	State title records, NMVTIS	A brand can make the book value irrelevant
Odometer history	Linked to the VIN	Title, inspection and service records	Confirms the mileage you enter is real
Insurance total losses	Linked to the VIN	Insurer records (NMVTIS, NICB)	Shows serious past damage
Current mileage	No	The odometer itself	Every guide adjusts for it
Condition	No	Your inspection or a mechanic's	Most common reason estimates miss
Local market	No	Your ZIP code	Kelley Blue Book adjusts for 100+ regions

Decoding mistakes that skew a value

- **Wrong trim.** An ad that says “Limited” on a mid-level car inflates every guide's number. Settle a trim range with the window sticker.
- **Wrong drivetrain.** 2WD and 4WD versions of a truck or SUV are separate styles in the guides.
- **Wrong cab or bed.** Truck VINs encode cab type, and guides price each configuration separately.
- **Year off by one.** Model year is not the calendar year of sale; read the 10th character.
- **Typed VIN.** One wrong character can decode as a different car or fail the check digit.
- **Unconfirmed options.** Ticking every option box without proof is the easiest way to overvalue a car.

Decode before you value

Decode the VIN first and keep the result beside you. Every value tool should then show the same year, trim, engine and drivetrain; if one doesn't, you're pricing a different car. Decode free at **carcheckervin.com/vin-decoder**.

PROVING TRIM AND OPTIONS: WINDOW STICKER AND BUILD DATA

The VIN tells a value guide which car it is; the window sticker tells it how that car was equipped. Options you can't prove are options a buyer won't pay for.

The window sticker is the best evidence

Federal law, the Automobile Information Disclosure Act of 1958 (15 U.S.C. § 1231 et seq.), requires a price label, known as the Monroney label, on new cars offered for sale. It shows the VIN, the suggested retail price, each option fitted on delivery to the dealer with its price, the transportation charge and the final assembly point (15 U.S.C. § 1232).

Use it when you're selling

Attach the sticker to your ad and enter exactly those options in each guide. Buyers who can verify equipment have one less reason to offer less.

Use it when you're buying

Compare the sticker with the car and the ad. A missing package or a lower trim than advertised is a pricing argument, or a warning.

How guides treat each kind of equipment

Equipment	Where to prove it	How it affects a guide value
Factory packages & options	Window sticker, build record	Added as options; KBB lists packages, alloy wheels, moonroof and premium sound
Dealer-installed accessories	Dealer invoice or addendum sticker	KBB values only factory-installed or "factory quality" items
Aftermarket modifications	Receipts	Not valued by KBB unless factory quality; price at zero
Broken equipment	Inspection, repair quote	KBB says to deduct the cost of the repair
Exterior color	Door-jamb paint code, sticker	Edmunds' True Market Value is adjusted for color
Certified pre-owned	CPO paperwork	KBB: typically adds $1,000–$2,000 for most vehicles

Where to read the VIN

Read the VIN through the windshield at the lower driver's-side corner of the dashboard, and again on the certification label on the driver's door jamb. The title, registration and insurance card show it too; all must match. VINs never use I, O or Q. All locations: **carcheckervin.com/where-is-the-vin-number-on-a-car**.

Options a VIN can't see

Dealer-installed accessories, aftermarket wheels, lift kits, tuning and wraps don't appear in the VIN or the factory build record. Because KBB values only factory-installed or factory-quality items, price modifications at zero unless a buyer clearly wants them, and keep the original parts if you have them.

FREE TOOLS

Look up the original equipment and price at **carcheckervin.com/free-window-sticker-by-vin** and learn every line of the label at **carcheckervin.com/monroney-label**.

CHAPTER 2

TRADE-IN, PRIVATE PARTY, RETAIL, WHOLESALE: THE VALUE TYPES

"**What is my car worth?**" has several correct answers, and they depend on who is selling, who is buying, and who carries the cost of getting the car ready to sell again.



Why the gap exists

When a dealer buys your car it pays to inspect, recondition, advertise and hold it, often adds a warranty, and takes the risk that it sells for less. That cost sits between the trade-in price and the retail price. A private buyer pays somewhere in between because nobody in the middle takes a cut.

CarMax's annual report shows how closely trade-ins track the wholesale market: about half of the vehicles it acquires through its appraisals meet its retail standards, and the rest are sold to licensed dealers at its own wholesale auctions. A trade-in offer is priced with that auction exit in mind.

Kelley Blue Book says manufacturer certified pre-owned coverage typically increases market value between $1,000 and $2,000 for most vehicles.

The values, defined by the guides themselves

Value	What it means (paraphrased from the guide named)
Trade-in value	Kelley Blue Book: what a consumer can expect to receive from a dealer for a trade-in, assuming an accurate appraisal of condition. J.D. Power publishes trade-in values for **rough, average and clean** condition.
Private party value	Kelley Blue Book: the starting point for negotiating a sale between a private buyer and seller; an "as is" value with no warranty.
Dealer retail	Kelley Blue Book's Typical Listing Price (formerly Suggested Retail Price) represents dealers' asking prices and assumes a fully reconditioned car with a clean title history. J.D. Power's Clean Retail represents the typical selling price.
Fair Purchase Price	Kelley Blue Book: generally the midpoint of its Fair Market Range; what buyers can expect to pay a dealer this week in their area, excluding taxes, title and fees.
Auction / wholesale	Kelley Blue Book's Auction Value: the expected price at a wholesale auction. J.D. Power's Auction Values (low, average, high) track recent prices at wholesale auction.
Loan value	J.D. Power's Clean Loan value: the potential amount of credit that may be obtained on a vehicle.
Instant offer	A firm bid, not an estimate. Kelley Blue Book's Instant Cash Offer is valid for 7 days at a participating dealer once it verifies the car; CarMax's no-haggle offer is good for seven days.

WHICH VALUE TO USE WHEN

The most common valuation mistake is comparing the wrong two numbers, such as a dealer's trade-in offer against a guide's private party value. Match the value type to the deal in front of you.

Situation	Start from	Why
Trading in at a dealer	Trade-in range from two guides, plus firm offers	The dealer must recondition and resell, or wholesale the car
Selling to CarMax or another instant buyer	Their written offer, checked against the trade-in range	It is a real bid with an expiry date
Selling to a private buyer	Private party value for your exact trim and condition	An “as is” sale with no dealer in the middle
Buying from a dealer	Fair Purchase Price or dealer retail	Assumes reconditioning and a clean title
Buying from a private seller	Private party value, minus needed repairs	Nobody has reconditioned the car for you
Borrowing against the car	Loan value (J.D. Power's Clean Loan)	Lenders cap credit against the vehicle
Donating to charity	Fair market value, capped at private-party price, or the charity's sale price	IRS rules for vehicle donations
Insurance total loss	The insurer's actual cash value valuation	Your policy and state law govern it (Chapter 9)
Private purchase in Texas	Tax on the greater of the price or 80% of standard presumptive value	A low paper price won't cut the tax

The IRS view of value

IRS Publication 4303 defines fair market value as the price a willing buyer would pay and a willing seller would accept, with neither forced to act and both knowing the relevant facts. If you use a pricing guide, the listed price must be for the same make, model and year, in the same condition, with the same or substantially similar options, and the value can't exceed the guide's private-party price.

The IRS's own example: a guide lists a private-party price of up to $1,600, but the car needs extensive repairs and could only sell for $750, so its fair market value is $750. Condition beats the book. If the charity sells the car, the deduction is generally limited to the gross proceeds.

Condition: where values go wrong

Kelley Blue Book asks you to pick Excellent, Very Good, Good or Fair, and warns that most people overestimate their car's condition. It also says most of the cars it sees are in Good condition. J.D. Power splits trade-in values into rough, average and clean. The labels differ, so never map one guide's grade onto another's; grade the car honestly in each tool.

Quick honesty test

- [ ] Any warning light on the dash, or a known mechanical fault?
- [ ] Dents, scrapes, chips or mismatched paint you can see from 10 feet?
- [ ] Tires and brakes near replacement?
- [ ] Stains, tears, odors or smoke smell inside?

Any “yes” answer and the top grade is off the table.

CHAPTER 3

KELLEY BLUE BOOK VIN LOOKUP: KBB VALUE BY VIN

Kelley Blue Book dates back to 1926 and is a Cox Automotive company. Its “What's my car worth?” tool accepts a VIN or a license plate, so a **Kelley Blue Book VIN lookup** starts from the exact vehicle.

How KBB builds its numbers

Kelley Blue Book says its values draw on actual sales transactions and auction prices, adjusted for market conditions and seasonal trends. It reflects local conditions in more than 100 geographic regions and updates its pricing at least weekly, so a KBB value printed a month ago is already out of date.

How to do a KBB value by VIN, step by step

1. **Enter the VIN or plate.** Use the VIN from the car, not from an old ad.
2. **Confirm the style and options.** Check trim, engine and drive against your decode; add only provable options.
3. **Enter mileage and ZIP, then pick the condition.** The choices are Excellent, Very Good, Good and Fair; Kelley Blue Book says most cars it sees are Good and most owners overestimate.
4. **Read the right value.** Trade-In Range if trading, Private Party Value if selling yourself, Fair Purchase Price if buying from a dealer. An Instant Cash Offer is optional.

KBB’s values, explained

KBB value	What Kelley Blue Book says it represents
Trade-In Range	What a consumer can reasonably expect to receive this week when trading in to a dealer, based on style, condition, mileage and options. Not guaranteed.
Private Party Value	The starting point for negotiation between a private buyer and seller; “as is”, with no warranty.
Typical Listing Price	Representative of dealers' asking prices; assumes full reconditioning and a clean title history.
Fair Purchase Price	Generally the midpoint of the Fair Market Range; what you can expect to pay a dealer this week, excluding taxes, title and fees.
Instant Cash Offer	A fixed offer based on the vehicle's options, condition and local demand; valid for 7 days at a participating dealership.

What KBB won’t count

Aftermarket items that aren't factory quality.
Broken equipment: deduct the repair cost.
Salvage title: its FAQ cites a 20% to 40% rule of thumb, then an individual appraisal.

KBB + HISTORY

A KBB number assumes a typical history. Run the same VIN at **carcheckervin.com/kbb-vin-lookup** for title brands, odometer readings and total-loss records before you trust it.

J.D. POWER CAR VALUE AND NADA VALUE BY VIN

Search for a **NADA value by VIN** today and you end up at J.D. Power. The National Automobile Dealers Association established its Used Car Guide in 1933; J.D. Power completed its acquisition of the guide on July 1, 2015, and said the NADA name would be used for a period before moving to the J.D. Power brand.

What J.D. Power publishes

J.D. Power's valuation business lists these used-vehicle value sets:

J.D. Power value	Updated	What J.D. Power says it represents
Auction values (low, average, high)	Weekly	Recent price action for used cars and light-duty trucks at wholesale auction
Trade-in values (rough, average, clean)	Monthly	The typical price for a vehicle at trade-in, by condition
Clean Loan value	Monthly	The potential amount of credit that may be obtained on a vehicle
Clean Retail value	Monthly	The typical selling price; includes a certified pre-owned valuation where applicable

Its printed Official Used Car Guide is published monthly in ten regional editions. For VIN lookups, J.D. Power says its "VIN Precision+" decodes VINs from actual manufacturer build data where available, which is the strongest argument for valuing by VIN rather than by picking a trim from a list.

Why lenders and states use it

J.D. Power's Clean Loan value is its figure for the credit a lender may extend against a car. The guide also turns up in law. Oklahoma's salvage statute measures damage against fair market value defined as the value in the current National Auto Dealers Association guidebook or a similar guidebook, or actual cash value, whichever is greater (page 15 lists more states that point to a value guide).

J.D. Power vs Kelley Blue Book

The two use different condition labels (rough, average, clean versus Excellent to Fair) and different update rhythms: J.D. Power's trade-in, loan and retail values are monthly, while KBB updates at least weekly. Expect them to differ, and compare like with like.

Black Book, the dealer's guide

Black Book is a valuation service aimed at dealers and lenders; its site says its data is updated daily. If a trade-in offer looks low next to a consumer guide, remember how trade-ins are resold: CarMax says about half the cars it buys through appraisals go to its wholesale auctions, where prices move faster than a monthly guide.

J.D. POWER + HISTORY

Pair a J.D. Power or NADA value with the VIN's records at **carcheckervin.com/jd-power-vin-lookup** and **carcheckervin.com/nada-value**.

Financing? Ask which guide the lender uses

Ask which guide and which value your lender lends against before you agree a price.

CHAPTER 3 CONT.

EDMUNDS CAR VALUE AND CARMAX APPRAISAL BY VIN

Edmunds and CarMax belong to the same company: CarMax completed its acquisition of Edmunds on June 1, 2021. One publishes an estimate; the other makes a firm offer. Use both, for different jobs.

Edmunds: True Market Value

Edmunds' published documentation describes its True Market Value (TMV) as the average price a car sells for within a region, based on actual sales of other vehicles of its kind there and adjusted for options, color and incentives. For used cars it comes in three versions: **dealer retail, private party and dealer trade-in**, each calculated for the ZIP code you enter. Edmunds also calls TMV prices "perishable" and asks partners to show the date a price was generated. Take the hint: write the date next to every value you collect, from any guide.

CarMax: a firm offer instead of an estimate

CarMax's annual report for the fiscal year ended February 28, 2026 describes its buying process plainly:

- ☐ It appraises a vehicle **in person, free of charge**, and makes a **written, guaranteed offer**, whether or not the owner buys a car from CarMax.
- ☐ It also gives **online instant appraisal offers**, and its no-haggle offer is **good for seven days**.
- ☐ In fiscal 2026 it bought about **1.1 million vehicles** from consumers and dealers.
- ☐ About **half** of the vehicles bought through its appraisals met its retail standards; the rest were sold to licensed dealers at CarMax's wholesale auctions.
- ☐ It sold 780,684 used vehicles at retail and 538,203 at wholesale auction that year.

How to use a CarMax appraisal by VIN

1. **Get the offer first.** Request the online offer or book the free in-store appraisal before you visit any dealer, so you walk in with a firm number that expires in seven days.
2. **Compare like with like.** Set the offer against the trade-in ranges from KBB, J.D. Power or Edmunds, not against private party value. Because about half of CarMax's appraisal purchases go to its wholesale auctions, an offer on an older or high-mileage car will track wholesale prices.
3. **Use it as leverage.** A written offer is the strongest argument you can bring to a trade-in negotiation: ask the dealer to match or beat it.
4. **Check your own history first.** An appraiser will find a branded title or a total-loss record. Know it before they do, so the offer doesn't surprise you.

BEFORE YOU ACCEPT

Run the VIN at **carcheckervin.com/carmax-vin-lookup** to see the title, odometer, lien and auction records a buyer will see. Buying from CarMax instead? The same check works on any car on its lot, and **carcheckervin.com/edmunds-vin-lookup** pairs an Edmunds value with the VIN's history.

THE VALUE GUIDES SIDE BY SIDE

Each guide answers a slightly different question with different data on a different schedule. Lay them next to each other and the differences between their numbers stop looking random.

Source	Who publishes it	Value types	Condition scale	Updated / validity
Kelley Blue Book	A Cox Automotive company; since 1926	Trade-In Range, Private Party, Typical Listing Price, Fair Purchase Price, Auction Value	Excellent, Very Good, Good, Fair	At least weekly; Instant Cash Offer valid 7 days
J.D. Power	Formerly NADA Used Car Guide (est. 1933); J.D. Power since 2015	Auction, trade-in, Clean Loan, Clean Retail	Rough, average, clean (trade-in)	Auction weekly; trade-in, loan and retail monthly
Edmunds	Owned by CarMax since June 2021	True Market Value: dealer retail, private party, dealer trade-in	–	Regional by ZIP; prices “perishable”
CarMax	CarMax	A firm, written offer	Its own appraisal	Offer good for seven days
Carfax	Carfax	History-based value	–	–
Black Book	Trademark of Hearst Business Media	Dealer valuation data	–	Data updated daily, per its site
CarCheckerVIN report	CarCheckerVIN	Retail and trade-in estimate, plus original MSRP	Clean, average, rough	Dated “valuation as of”; shown when data exists for the VIN

A dash means the publisher's pages we checked did not state it. Sources are listed on the back page.

Why two guides give two different numbers

- **Different data.** Retail transactions, wholesale auctions or listings: the same car sits at a different point on each.
- **Different timing.** A monthly guide can trail a market that a weekly or daily guide has already caught.
- **Different regions.** KBB adjusts for more than 100 regions and Edmunds works by ZIP code; a national average won't match either.
- **Different condition scales.** “Good” at one guide isn't “average” at another.
- **Different trim mapping.** If the tools picked different styles for your VIN, you're comparing two different cars.
- **Estimates vs offers.** A firm offer includes the buyer's costs and risk; a guide's estimate doesn't.

Use the spread, not one number

Collect at least three numbers of the *same type* on the same day, for the same trim, options, mileage and ZIP. The cluster beats any single figure, and its ends become your floor and ceiling.

Which guide should you trust most?

None of them is “right”: a guide models the market, and a firm offer is the market. For a trade-in, the best evidence is a written offer. For a private sale, it is what similar cars sell for near you. For a purchase, it is dealer retail adjusted for the VIN's history.

CHAPTER 4

CARFAX VALUE VS CARCHECKERVIN AND FREE TOOLS

A **Carfax value** comes at price from the history side. Its 2026 SEC business description says Carfax gives dealers “history-based valuation”, and every car on Carfax's listings comes with a free Carfax report and a history-based value.

How Carfax handles value

The filing says Carfax's history corpus exceeded 38 billion records at the end of 2025, from more than 177,000 sources, including 92,000+ dealers and service shops and 6,300+ police agencies. Its Car Care service gives more than 53 million consumers history, valuation and ownership information.

Getting a Carfax report

A single report is widely quoted at $44.99. Many dealers include a free Carfax (the dealer pays); AAA Premier members get one free a year by phone, and Classic and Plus members a discount that varies by club. The Buyback Guarantee pays when a report missed a DMV-issued title brand; it doesn't cover accidents, has deadlines and a capped payout.

How to use a Carfax value

- [ ] Treat it as one more estimate, of the dealer-retail kind, next to KBB and J.D. Power.
- [ ] Read the history behind it: a value is only as good as the records it sees.
- [ ] Screening several cars? A cheaper report first saves you paying $44.99 for cars you'll reject.

CARFAX VALUE

More on what a history check does to price at **carcheckervin.com/carfax-value**, and how the two companies compare at **carcheckervin.com/carfax-vs-carmax**.

Carfax vs CarCheckerVIN vs free tools, for valuation

	Carfax	CarCheckerVIN	Free tools
Single report	Widely quoted at $44.99	$14.99; packs from $9 a report	–
Value in the product	History-based value	Retail and trade-in estimate by condition, plus MSRP, when data exists	KBB, J.D. Power, Edmunds estimates
Title brands	Yes	Yes, plus NMVTIS title records	NICB VINCheck: insurer salvage records
Odometer readings	Yes	Yes	–
Damage	Accident and damage records	Insurance total-loss records and auction photos	NICB VINCheck: total losses
Service records	Its strength	Yes	–
Liens & auctions	–	Lien history, impounds, auction sales with photos	–

A dash means the sources we checked did not state it.

A 3-pack ($35.99) costs less than one Carfax. See **how much is a Carfax report** and **alternatives to Carfax**.

CHAPTER 5

HOW TITLE BRANDS PULL A CAR'S VALUE DOWN

Every guide prices a clean-title car by default. Kelley Blue Book's Typical Listing Price assumes a clean title history, and its FAQ says a salvaged, reconstructed or otherwise “clouded” title has a permanent negative effect on value. That is why a VIN check comes before any value lookup.

20–40%

Kelley Blue Book's “industry rule of thumb” deduction from the Blue Book value for a salvage title

Kelley Blue Book adds that salvage-title vehicles really should be appraised privately, case by case. The rule of thumb is a starting point, not a verdict: a flood car or a poor frame repair can be worth far less. No guide publishes a deduction for each brand, so this guide doesn't invent one.

Common title brands and what they do to value

Brand	What it generally means (terms vary by state)	Effect on value
Salvage	Declared a total loss by an insurer or damaged past the state's threshold. Whether it can be driven before repair and inspection depends on the state.	Book value no longer applies; KBB's 20–40% rule of thumb, then an individual appraisal
Rebuilt / reconstructed	A salvage vehicle repaired and put through the state's process to return to the road. The brand stays on later titles.	Permanently below clean-title value; repair records matter
Flood / water damage	Damaged by water; some states brand it separately from salvage.	Electrical and corrosion risk can surface years later
Junk / non-repairable	Not to be titled for road use again; parts or scrap only.	Parts or scrap value
Lemon / buyback	Repurchased by the manufacturer under a state lemon law.	Depends on the defect and whether it was fixed
Odometer brands	Mileage “not actual” or “exceeds mechanical limits” (Chapter 5c).	True mileage unknown, so buyers price in the worst case

Why a brand costs more than the repair

A branded car has fewer buyers. Before you buy one, ask your lender whether it will finance it and your insurer what coverage it will write; their answers belong in your offer.

Title washing

Retitling a car in another state can drop a brand from the paper title, but not from the record: an NMVTIS report shows the current title and brand, brand history, last odometer reading at titling, and total-loss, junk and salvage records.

CHECK THE TITLE FIRST

CarCheckerVIN's report shows state title brands (salvage, junk, rebuilt, flood, lemon buyback), NMVTIS title records and total-loss records. Start at **carcheckervin.com/salvage-title-check** or **carcheckervin.com/nmvtis-vin-check**.

CHAPTER 5 CONT.

WHEN A BOOK VALUE DECIDES THE SALVAGE BRAND

In many states, a car becomes “salvage” when the repair bill passes a percentage of its value. Some statutes even name the yardstick: a nationally recognized value guide. So the same guides you use to price a car can decide whether it carries a brand.

State	Salvage line	Value it is measured against	Statute
Alabama	Damage of 75% or more	Fair retail value before damage, from a current nationally recognized compilation of retail values	Ala. Code § 32-8-87(d)(1)
Tennessee	Repair cost over 75%	Retail value from a current nationally recognized compilation	Tenn. Code Ann. § 55-3-201(11)(A)
Oklahoma	Repair cost over 60%; vehicles within the last 10 model years	NADA guidebook or similar guidebook value, or actual cash value, whichever is greater	Okla. Stat. tit. 47, §§ 1105, 1111
Missouri	80%	Retail value (a recognized compilation, a market survey, or a uniform insurer method); airbags, tires, sound systems, hail damage and sales tax are left out of the repair cost	RSMo § 301.010(55)
Wyoming	Over 75% when no insurer settles; otherwise the insurer's total loss	Actual retail cash value from a nationally recognized appraisal guide or another approved source	Wyo. Stat. §§ 31-2-106(a)(v), 31-2-107(a)
Michigan	75% to under 91% salvage; 91%+ scrap	Predamaged actual cash value	MCL § 257.217c
Iowa	Repair cost over 70%	Fair market value before the damage	Iowa Code § 321.52(4)(e)
Wisconsin	Over 70%, vehicles under 7 years old	Fair market value	Wis. Stat. § 340.01(55g)
Texas	Repair cost over 100%, with major component damage	Actual cash value immediately before the damage	Tex. Transp. Code § 501.091(15)(A)
Colorado	Repair cost over 100%	Retail fair market value immediately before the damage	C.R.S. § 42-6-102(17)(a)(I)(C)

From CarCheckerVIN's state salvage-law research; each state has further exceptions. In states such as California, Florida, Georgia and Washington, the brand follows the insurer's total-loss decision rather than a fixed percentage.

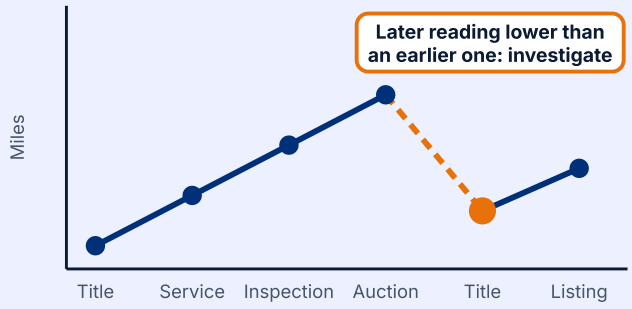
What this means for a car’s value

1. **A clean title doesn’t mean an undamaged car.** In Texas and Colorado repairs must exceed the car's whole value before it brands, so a seriously damaged car can keep a clean title. Check total-loss records and auction photos too; see the **total loss check**.
2. **Older cars can escape brands.** Oklahoma's rule reaches cars within the last 10 model years and Wisconsin's line cars under 7 years old; older cars there can be wrecked and keep an unbranded title.

ODOMETER PROBLEMS, MILEAGE AND VALUE

Every value guide asks for mileage, and every one assumes the number you type is true. NHTSA says more than 450,000 vehicles are sold each year with false odometer readings.

Odometer readings in a history report



Illustration, not a real vehicle.

What the law requires

Federal odometer law is 49 U.S.C. Chapter 327. On a transfer, the seller certifies in writing that the reading is the actual mileage, or states that it exceeds the odometer's mechanical limits, or warns that it is not the actual mileage and should not be relied on (49 CFR 580.5). Model year 2011 and newer vehicles need that disclosure until they are 20 years old; model year 2010 and older vehicles are exempt.

When intent to defraud is proven, the civil remedy is three times actual damages or $10,000, whichever is greater, plus attorney's fees.

How mileage moves the number

Guides set a value for a car with typical miles for its age and adjust from there; Kelley Blue Book's Fair Purchase Price, for instance, is based on typical miles and options unless you enter your own. That makes the odometer the single input that turns one trim's value into another's. Enter the true mileage, and if the history shows the reading can't be trusted, price the car as if the miles were high, because the next buyer will.

Paper and data clues

- A reading in the history that is lower than an earlier one
- Long gaps with no readings, then a low number
- Title marked “not actual mileage” or “exceeds mechanical limits”
- Service stickers or receipts with higher mileage than the dash
- Odometer disclosure missing on a car that needs one

Physical clues

- Worn pedals, steering wheel or driver's seat on a “low-mile” car
- New pedal pads or floor mats on an old car
- Tires replaced more often than the miles suggest
- A seller who can't explain the mileage or has no records
- An instrument cluster that has clearly been removed

ODOMETER CHECK

CarCheckerVIN's report lists odometer readings by date from title and other records and flags a reading that is lower than an earlier one. Check yours at **carcheckervin.com/odometer-check**; comparing with Carfax? See **carcheckervin.com/carfax-odometer-check**.

Record the reading

Photograph the odometer the day you value the car; buyers will check it against the history.

LIENS, RECALLS, AUCTIONS AND RECORDS: THE REST OF THE HISTORY

Title brands and mileage do the most damage to value, but they are not the only records tied to a VIN. Each of these changes either what the car is worth or what it takes to close the sale.

Record	What it tells you	What it means for value
Insurance total loss	An insurer paid out the car as a total loss. NICB's free VINCheck shows salvage and flood total-loss records from participating insurers, who write 92.49% of U.S. earned premium.	Serious past damage, even if the title stayed clean (page 15). Price like a branded car until repair records prove otherwise.
Auction sales with photos	The car went through an auction, often with photos of its condition at the time.	Photos of a crushed corner or a flooded interior settle arguments about “minor” damage.
Lien history	A lender holds, or held, a security interest.	Doesn't change market value, but the lien must be paid and released before the title can transfer to you.
Impound records	The car was towed and held.	A prompt to ask why, and to check for storage-related damage.
Open recalls	A safety defect has an unrepaired remedy.	Recall repairs are free at franchised dealers; get it done rather than discount heavily for it.
Owner count	How many times the car has been titled to a new owner.	Guides don't ask for it, but buyers read it alongside the service history.
Service records	Maintenance logged by shops and dealers.	Regular servicing supports a top-of-range price; gaps invite questions.

Liens and negative equity

If you still owe money on your car, its value has to cover the loan. The FTC warns that you may owe more than the car is worth, and that some dealers roll that negative equity into the new loan, so you still pay it, plus interest. Its advice: find out what your current vehicle is worth before you negotiate, check the amount financed and the down payment on the contract, and consider waiting until you have positive equity or selling the car yourself.

Free recall and theft checks

NHTSA's recall lookup at nhtsa.gov/recalls works by VIN or plate. It doesn't show recalls more than 15 years old (unless the maker offers more), some small or ultra-luxury makers, or very new recalls not yet loaded. NICB VINCheck (nicb.org/vincheck) is free, allows 5 searches per 24 hours per IP address, and shows stolen-not-recovered and salvage or flood total-loss records from participating insurers. NICB says it is not a full history report.

ALL IN ONE REPORT

CarCheckerVIN's $14.99 report puts title records and brands, NMVTIS title records, odometer readings, owner count, insurance total-loss records, lien history and impound information, auction sales with photos, service records, open recalls, factory specs and a market value estimate in one print-ready document, ready in under a minute. See what's included at **carcheckervin.com/vehicle-history-report**.

CHAPTER 6

HOW TO CHECK A CAR'S VALUE BY VIN, STEP BY STEP

The full method, from reading the VIN to the number you'll accept or offer. Most of it is free.

1. **Read the VIN from the car.** Copy it from the dashboard and the door-jamb label and confirm both match the title. Seventeen characters, no I, O or Q.
2. **Decode it.** Use **carcheckervin.com/vin-decoder** to get the year, make, model, trim (or trim range), engine and drivetrain. Write them down; you'll check every value tool against them.
3. **Confirm the factory equipment.** Pull the window sticker by VIN and list the packages and options. Ignore aftermarket parts when you fill in a guide.
4. **Run the history.** Free first: NHTSA recalls, NICB VINCheck, the CarCheckerVIN preview. Then the $14.99 report for title, odometer, total-loss, lien and auction records.
5. **Match the odometer to the history.** The dash reading should be higher than every earlier record. If it isn't, stop and treat the mileage as unknown.
6. **Grade the condition honestly.** Walk around the car in daylight, list every fault, and pick the lower grade when in doubt. Kelley Blue Book says most cars it sees are “Good”.
7. **Pull the right value type from two or three guides.** Same day, same ZIP, same trim, options and mileage in each. Note the date beside each number.
8. **Get firm offers if you’re selling.** A free CarMax appraisal or online offer (good for seven days) and a KBB Instant Cash Offer (valid 7 days) turn estimates into real bids.
9. **Adjust for what the guides assumed away.** A branded title (KBB: 20–40% off as a rule of thumb, then appraise), broken equipment (deduct the repair cost), worn tires or brakes. Open recalls are fixed free at franchised dealers.
10. **Set three numbers.** A floor (or ceiling), a target and an opening number, with printed evidence for each.

What each step costs

Step	Cost	What you walk away with
Decode, window sticker, free checks	Free	Exact configuration, recalls, insurer total-loss and theft flags
Full CarCheckerVIN report	$14.99	Title, odometer, total-loss, lien and auction records, plus a market value estimate
CarMax appraisal	Free of charge	A written offer good for seven days

START HERE

Steps 2 and 4 in one place: enter the VIN at **carcheckervin.com/car-value-by-vin**. Have only a plate? Start at **carcheckervin.com/license-plate-lookup**.

CAR VALUE BY VIN WORKSHEET

Print this page and fill it in for each car. Writing the numbers down, with dates, is what turns a pile of estimates into an argument a dealer or buyer has to answer.

The vehicle	
VIN	**Year / make / model**
Trim, engine, drive	**Mileage**
Factory packages	**ZIP code & date**

Value collected	Condition used	Amount	Date / expires
KBB Trade-In Range			
KBB Private Party Value			
J.D. Power trade-in (rough / avg / clean)			
J.D. Power Clean Retail			
Edmunds TMV (trade-in / private / retail)			
CarCheckerVIN report: retail / trade-in			
CarMax offer (good 7 days)	Their appraisal		
KBB Instant Cash Offer (valid 7 days)	Dealer verifies		

History check	Yes	No
Clean title, no brand	☐	☐
Odometer readings consistent	☐	☐
No insurance total-loss record	☐	☐
No open lien (or payoff known)	☐	☐
No open recalls (or booked)	☐	☐
Service records available	☐	☐

Adjustments	Amount
Repairs needed (quotes)	
Tires / brakes due	
Branded title (appraise)	
Missing keys / equipment	
Floor / walk-away	
Target	

Seven mistakes that wreck a valuation

- **Mixing value types:** a trade-in offer judged against private party value.
- **Grading too high:** picking the top condition grade by default.
- **Paying for mods:** adding aftermarket parts the guides don't value.
- **Wrong trim:** trusting the ad instead of the decode and sticker.
- **Stale numbers:** values from weeks ago in a weekly market.
- **Forgetting fees:** KBB's Fair Purchase Price excludes taxes, title and fees; compare out-the-door prices.
- **Skipping history:** pricing a branded or rolled-back car like a clean one.

CHAPTER 7

SELLING OR TRADING IN: GETTING FULL TRADE-IN VALUE BY VIN

Your **trade-in value by VIN** is the price of convenience; your **private party value** is the price of doing the work yourself. The FTC's advice: sell it yourself and you might get more than a dealer says it's worth.

Trade-in, instant offer or private sale?

	Dealer trade-in	Instant offer (CarMax, KBB ICO)	Private sale
Price basis	Trade-in value	The buyer's own firm offer	Private party value
Speed	Same visit as your purchase	Offers valid for 7 days	Days to weeks
Work & risk	Low	Low; condition is verified	Listings, test drives, payment checks

Sales tax: why a trade-in can be worth more than it looks

Some states tax only the difference between the new car's price and your trade-in; others tax the full price. Check your state first.

Texas
Motor vehicle sales tax is 6.25% of the sales price minus any trade-in allowance (Texas Comptroller).

North Carolina
A 3% highway-use tax instead of sales tax, charged on the price less any trade-in credit (NCDMV).

California
The dealer reports the full selling price; the trade-in allowance can't be deducted. A $20,000 car with a $4,000 trade-in is taxed on $20,000 (CDTFA).

Getting top trade-in value

- [ ] Get firm offers first, then negotiate the new car's price before the trade-in, so neither hides in the other.
- [ ] Bring service records, both keys and the title or payoff letter.
- [ ] Know any negative equity and where it lands in the new contract.

Selling privately

- [ ] Price from private party value for your exact trim, mileage and condition.
- [ ] Show buyers a history report.
- [ ] Have the title ready, with any lien released.
- [ ] Use a written bill of sale; templates at **carcheckervin.com/bill-of-sale**.
- [ ] In Texas, the buyer is taxed on the greater of the price or 80% of standard presumptive value.

FOR SELLERS

A print-ready $14.99 CarCheckerVIN report hands buyers the title, odometer and total-loss records. Estimate your trade-in at **carcheckervin.com/trade-in-value-estimator**.

CHAPTER 8

THE CAR VALUE NEGOTIATION CHECKLIST

A negotiation goes to whoever has better evidence and is more willing to walk away. A VIN-based value gives you both: numbers for the exact car, and records the other side can't argue with.

If you're buying

- [ ] Decode the VIN yourself and confirm the trim, engine and drivetrain match the ad.
- [ ] Run the history before the test drive, not after you've fallen for the car.
- [ ] Compare the asking price with dealer retail or Fair Purchase Price for the same trim, mileage and ZIP.
- [ ] Deduct for every record the guide assumed away: brands, total losses, mileage doubts.
- [ ] Get an independent pre-purchase inspection and price the repairs it finds.
- [ ] Ask for the out-the-door price in writing, including every fee.
- [ ] Make your first offer below your target, with the printouts on the table.
- [ ] Arrange financing before you visit, so the payment can't hide the price.
- [ ] Read the Buyers Guide: "As Is" means the dealer won't pay for repairs.
- [ ] Be ready to leave. There is always another car.

If you're selling or trading

- [ ] Know the right value type: trade-in for a dealer, private party for a person.
- [ ] Hold a written offer that expires after the meeting, not before it.
- [ ] Run your own VIN first, so no appraiser surprises you.
- [ ] Have records ready: service history, both keys, title or payoff letter.
- [ ] Disclose known problems; hiding them costs more when they're found.
- [ ] Price modifications at zero unless a buyer clearly wants them.
- [ ] Separate the trade-in from the purchase price and from the financing.
- [ ] Ask how an offer was calculated: condition grade, mileage, deductions.
- [ ] Don't hand over the title or keys until payment has cleared.
- [ ] Walk away from any offer below your floor.

What to say when the number is low

They say	You answer with evidence
"The book says less than you think."	"Which book, which value type and which condition? Here are three trade-in figures from this week for this exact trim."
"That's our best trade-in offer."	"I have a written offer for more that's valid until Friday. Can you match it?"
"This one is priced at market."	"The history shows a total-loss record. The guide assumes a clean history, so the price should reflect that."
"What monthly payment do you want?"	"Let's agree on the out-the-door price first. I've arranged my own financing."

BRING THE REPORT

A printed CarCheckerVIN report is the evidence for most of the answers above. Check any VIN at **carcheckervin.com/car-value-by-vin**; refer a friend and get a free report at **carcheckervin.com/refer**.

PAPERWORK, RED FLAGS AND YOUR PROTECTIONS

The best price in the world is no bargain if the paperwork is wrong. These are the documents and warning signs that matter most once you've agreed a number.

Your federal protections, in plain English

The Buyers Guide

The FTC requires dealers to display a Buyers Guide in every used car they offer for sale. It shows whether the car is sold "As Is – No Dealer Warranty", meaning the dealer won't pay for problems or repairs, or with a warranty. Any warranty changes you negotiate must appear on it, and it overrides anything in the sales contract.

No automatic cooling-off period

The FTC says federal law doesn't require dealers to give you three days to cancel and return the car. Some states require dealers to offer a right to cancel, sometimes called a cooling-off period. Assume the deal is final once you sign.

Inspection is not optional

In the FTC's words, a vehicle history report is not a substitute for an independent vehicle inspection, and a history report typically won't list mechanical problems. Pay an independent mechanic before you buy; see **carcheckervin.com/pre-purchase-car-inspection**.

Odometer disclosure

For model year 2011 and newer vehicles under 20 years old, the seller must certify the mileage in writing at transfer (49 CFR 580.5). A missing or "not actual" disclosure changes what the car is worth.

Red flags that mean the value is wrong

Red flag	What it often means
Price far below every guide's number	A brand, a total loss, a mileage problem or a scam. Find out which before you pay anything.
VIN on the dash, door and title don't match	Stop. Possible cloning or parts swapped from another car.
Seller can't produce the title	An unreleased lien, or a seller who doesn't own the car.
"Rebuilt" car priced like a clean one	The seller is hoping you skip the history check.
No inspection allowed	Walk away. Honest sellers welcome a mechanic.
Pressure to pay a deposit by wire or gift card	A common scam pattern. Pay only when you have the car and the title.

Before money changes hands

Check for an open lien, confirm the seller's name matches the title, compare every VIN location, and get a signed bill of sale with the date, price, mileage and VIN. If the seller has a loan, pay off the lender directly and get the lien release in writing.

LIEN & TITLE

CarCheckerVIN's report shows lien history, impound information and title records for the VIN, so you see problems before you pay. Start at **carcheckervin.com/free-vin-check**.

CHAPTER 9

EVS, CLASSICS, MOTORCYCLES, RVS AND TOTAL LOSSES

The method in Chapter 6 works for almost any vehicle with a 17-character VIN. These are the cases where the usual guides need extra help, or where somebody else's valuation decides what you get paid.

ELECTRIC & HYBRID VEHICLES

Battery condition is the hidden value line

An EV decodes like any car: NHTSA-style data shows the electrification level instead of an engine. The guides price EVs by trim, mileage and condition, but none can see battery health from the VIN. Ask for a battery health or range report from a dealer or the car's software, check the remaining battery warranty, and price a weak battery like worn brakes. Model-specific decoders: **carcheckervin.com/tesla-vin-decoder**.

CLASSIC & COLLECTOR CARS

Pre-1981 cars need a different approach

Vehicles built before the 1981 model year carry shorter, maker-specific serial numbers that a 17-character decoder can't read, and mainstream guides are built around everyday used cars. For a collector car, originality, documentation and condition drive value, so use a make-specific decoding chart, collector-car price sources and a qualified appraiser. Start at **carcheckervin.com/classic-car-vin-decoder**.

MOTORCYCLES

Same VIN, smaller market

On-road motorcycles use 17-character VINs too, and NICB VINCheck covers some motorcycles. Read the VIN on the steering head and frame, not just the paperwork. Valuing a bike: **carcheckervin.com/motorcycle-value-by-vin**.

MOTORHOMES & RVS

Two identities

A motorhome has a chassis VIN, used for title, recalls and history, and a coach builder's serial for the living quarters. Value both: the chassis by VIN, the coach by floor plan and equipment. More at **carcheckervin.com/nada-rv-value**.

INSURANCE TOTAL LOSS

When the insurer values your car

If your car is totaled, the insurer settles on its own valuation of the car's actual cash value, under your policy and your state's law. You can still use this guide's method to check that number:

- **Ask for the valuation report** and the list of comparable vehicles it used.
- **Compare the trim, engine, drivetrain and options** in the report with your own VIN decode and window sticker. A wrong trim or a missing package is the most common fixable error.
- **Check the mileage and condition** it assumed, and bring service records and recent repair receipts.
- **Know your state's line.** Whether the car is branded depends on state law (page 15); see **carcheckervin.com/actual-cash-value**.

REFERENCE

CAR VALUE BY VIN GLOSSARY

Actual cash value (ACV)
What a car was worth just before a loss; the basis for insurance total-loss settlements and several states' salvage lines.

Auction value
What a car is expected to bring at a wholesale auction between dealers.

Clean Loan value
J.D. Power's figure for the credit a lender may extend against a vehicle.

Clean Retail value
J.D. Power's typical selling price for a vehicle in clean condition.

Condition grade
The guide's rating of wear and damage: Excellent to Fair at KBB; rough, average or clean for J.D. Power trade-ins.

Certified pre-owned (CPO)
A used car inspected and warrantied under a manufacturer program; KBB says CPO coverage typically adds $1,000–$2,000 in value.

Dealer retail
What dealers ask for, or get, for a reconditioned used car.

Diminished value
The value a car loses because of past damage, even after a proper repair.

Fair Market Range
KBB's range of what buyers typically pay a dealer; the Fair Purchase Price is generally its midpoint.

Fair market value
The price a willing buyer and willing seller would agree on, both informed and neither forced (IRS definition).

Instant Cash Offer
KBB's fixed offer for a car, valid for 7 days at a participating dealer once it verifies the car.

Market value estimate
In a CarCheckerVIN report: retail and trade-in figures by condition, plus original MSRP, when data exists for the VIN.

MSRP
Manufacturer's suggested retail price when new, shown on the window sticker.

Negative equity
Owing more on a car loan than the car is worth.

NMVTIS
The National Motor Vehicle Title Information System, run by the U.S. Department of Justice; holds title, brand and total-loss records.

Odometer disclosure
The seller's written mileage statement at transfer, required by 49 CFR Part 580 for vehicles that aren't exempt.

Private party value
The price between two private individuals; KBB calls it an “as is” starting point for negotiation.

Rebuilt title
A brand for a salvage vehicle that has been repaired and returned to the road under state rules.

Salvage title
A brand for a vehicle declared a total loss or damaged past the state's threshold.

Standard presumptive value (SPV)
Texas's value for private-party used car sales; tax is on the greater of the price or 80% of SPV.

Trade-in value
What a dealer pays you for your car toward another purchase.

True Market Value (TMV)
Edmunds' regional average transaction price, in dealer retail, private party and dealer trade-in versions.

Typical Listing Price
KBB's figure for dealers' asking prices, assuming a reconditioned, clean-title car.

VIN
Vehicle Identification Number: 17 characters since model year 1981 (49 CFR Part 565).

Wholesale
Dealer-to-dealer pricing, usually at auction, where cars that miss a dealer's retail standards are sold.

FREE VIN TOOLS

Decode a VIN at **carcheckervin.com/vin-decoder**, preview its history at **carcheckervin.com/car-value-by-vin**, and check recalls at **carcheckervin.com/recall-check**.

ANSWERS

CAR VALUE BY VIN FAQ

How do I check my car's value by VIN?

Decode it to confirm the trim and engine, check its history, then enter the VIN, mileage, condition and ZIP in two or three guides and compare the same value type.

Is a car value by VIN more accurate than year, make and model?

Yes. The VIN identifies the exact configuration and links to the records that decide whether a typical book value applies to this car.

Can I get a Kelley Blue Book value by VIN?

Yes. KBB's "What's my car worth?" tool accepts a VIN or a license plate, then asks for options, mileage, condition and ZIP.

Where do I get a NADA value by VIN now?

From J.D. Power, which bought the NADA Used Car Guide in 2015. It publishes rough, average and clean trade-in values plus loan and retail values.

What's the difference between trade-in and private party value?

Trade-in is what a dealer pays you; private party is what a private buyer pays. The dealer's reconditioning, risk and profit sit in the gap.

How long is a CarMax offer good for?

Seven days, according to CarMax's annual report. The in-store appraisal is free and you don't have to buy a car from CarMax.

Does Carfax give a car value?

Yes, a history-based value, shown on Carfax's listings and given to dealers. A Carfax report is widely quoted at $44.99.

How often do car values change?

KBB updates at least weekly; J.D. Power's trade-in values monthly. Date every number you collect.

How much does a salvage title lower value?

Kelley Blue Book cites an industry rule of thumb of 20% to 40% off the Blue Book value, and says salvage cars should be appraised case by case.

Why is my trade-in offer lower than the KBB value?

You may be comparing it with private party value or grading condition higher than the dealer. CarMax says about half its appraisal buys go to wholesale auctions.

Can a VIN tell me the car's options?

Not from the 17 characters alone. The VIN unlocks the window sticker or build record, which lists factory packages.

Can I check a car's value by license plate?

Yes. KBB accepts a plate, and CarCheckerVIN can find the VIN from a U.S. plate at carcheckervin.com/license-plate-lookup.

Does a trade-in lower my sales tax?

In some states. Texas taxes the price minus the trade-in; California taxes the full price. Check your state's tax agency.

What value does the IRS use for a donated car?

Fair market value, no higher than a guide's private-party price for the same car and condition; if the charity sells it, usually the gross proceeds.

Does CarCheckerVIN show a car's value?

The $14.99 report includes a market value estimate: retail and trade-in figures by condition plus original MSRP, when value data exists for the VIN.

Do high miles matter more than age?

Both count. Guides adjust for mileage against what's typical for the car's age, so enter the real reading.

Is checking a car's value by VIN free?

Decoding is free at carcheckervin.com; the full report is $14.99.

CAR VALUE BY VIN

Value the exact car, not an average.

Decode any VIN free and preview its history. The $14.99 report adds a market value estimate next to the title, odometer and total-loss records that move it.

carcheckervin.com/car-value-by-vin →

Scan to check a car's value by VIN

Sources

- Kelley Blue Book: What's my car worth, Values FAQ, About us (kbb.com); Definitions of our values (b2b.kbb.com)
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How we made this guide: written by CarCheckerVIN with AI assistance, from the public sources listed above; figures, prices and links checked November 2026.

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