USED CAR BUYING CHECKLIST

A printable **used car buying checklist**: what to look for when buying a used car, from the free VIN check to the **used car inspection checklist**, test drive and pre-purchase inspection, the **FTC Buyers Guide** and "as is" sales, private sellers, used car paperwork, a **Carfax used car check** compared, and the scam red flags.

Free	**190+**	**$14.99**
VIN check & history preview at carcheckervin.com	boxes to tick, from the listing to the keys	full vehicle history report before you pay

CarCheckerVIN

www.carcheckervin.com/used-car-inspection-checklist

Free VIN check · Used car inspection checklist · Vehicle history reports

START HERE

ABOUT THIS USED CAR BUYING CHECKLIST

This **used car buying checklist** follows a purchase in the order it actually happens: research at home, a VIN check before you travel, a slow look at the car, a test drive, an independent mechanic, then the paperwork. Print it, take it with you, and tick each box as you go.

It is published by **CarCheckerVIN (carcheckervin.com)**, which runs a free VIN check and sells vehicle history reports. The legal rules come from the Federal Trade Commission's Used Car Rule (16 CFR Part 455) and its consumer guidance, the federal odometer law, and the official websites of the three states this guide names: California, New York and Texas. Where a rule depends on the state, we name the state. Anywhere else, ask your state's motor vehicle agency or attorney general before you rely on it.

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PRINTABLE + INTERACTIVE

Use the checklist on your phone, too

The same **used car inspection checklist** runs free at **carcheckervin.com/used-car-inspection-checklist**: 66 checks in eight sections, including the walk-around, the test drive and the documents. It saves your answers on your device as you go and prints a report at the end. Before you drive anywhere, run the car's VIN through the **free VIN check**.

How to use this guide

Buying from a dealer

Work through Chapters 1 to 9, then read the Buyers Guide on the car with Chapter 11 open, and use Chapter 12 at the closing table.

Buying privately

Chapters 3, 9 and 10 matter most: no Buyers Guide protects you, so the VIN check, the mechanic and the title do the work.

Short on time

Use the master list on page 4, the free VIN check on page 7 and the inspection advice on page 16. Never skip those three.

BUYER'S SHORTCUT

WHERE TO CHECK A USED CAR & WHERE TO BUY THE REPORT

A used car checklist mixes checks for your eyes and hands with checks only records can answer. Here is where to get the record checks, and which cost money.

OUR PICK

CarCheckerVIN · www.carcheckervin.com

- **Free VIN check** and 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)
- Search by VIN, by U.S. license plate, or paste a list of VINs
- Title brands (salvage, junk, rebuilt, flood, lemon buyback) and NMVTIS title records
- Odometer readings, owner count and insurance total-loss records
- Lien history, impound information and auction sales with photos
- Open recalls, service records, factory specs and market value

Run a free VIN check at carcheckervin.com/free-vin-check →

Used car checks compared

Check	Cost	What it answers
CarCheckerVIN free VIN check	Free; full report $14.99	Specs plus a preview of damage, auction and recall counts
NHTSA recall lookup	Free	Open safety recalls by VIN (nhtsa.gov/recalls); repairs free at franchised dealers
NICB VINCheck	Free; 5 searches per 24 hours	Stolen-not-recovered records and salvage or flood total losses reported by participating insurers
NMVTIS report	Set by each provider	Title and brand history, last odometer at titling, junk, salvage and total-loss records
Carfax	Widely quoted at $44.99; free on many dealer listings	Known for service records
Independent mechanic	Set by the shop	Mechanical condition and hidden repairs: what no database records

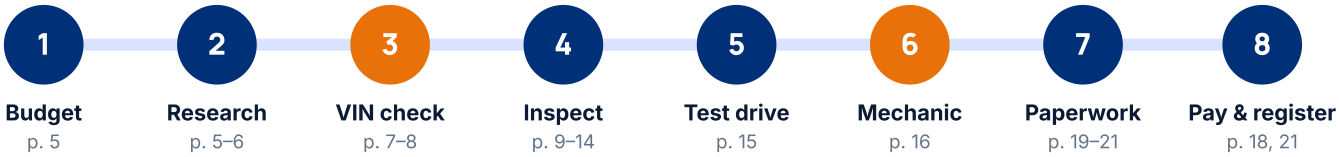
How to choose your checks

- ☐ **Screen every car free first.** Decode and preview each VIN before you phone the seller.
- ☐ **Pay per finalist, not per listing.** A 3-pack ($35.99) costs less than one Carfax report.
- ☐ **Never let a report replace the mechanic.** The FTC says a history report is not a substitute for an independent inspection.

CHAPTER 1

THE USED CAR BUYING CHECKLIST AT A GLANCE

Used car purchases usually go wrong because steps happen in the wrong order: falling for a car before checking its VIN, or signing before a mechanic has looked at it. This is **how to buy a used car** in the order that protects you.



The master checklist

- [ ] Set an all-in budget: price, tax, title and registration fees, insurance and a repair reserve
- [ ] Get a financing pre-approval, or confirm your cash, before you shop
- [ ] Shortlist models and check each model year's recalls and complaints
- [ ] Screen listings and phone the seller with the questions on page 6
- [ ] Get the 17-character VIN and run the free checks before you travel
- [ ] Buy a full history report for each finalist
- [ ] Walk around the outside in daylight, tires and brakes included
- [ ] Inspect the interior, the engine bay and underneath the car
- [ ] Start the engine cold and take a real test drive, city and highway
- [ ] Book an independent pre-purchase inspection
- [ ] Dealer: read the Buyers Guide. Private: check the title is in the seller's name
- [ ] Negotiate with the report and the mechanic's written estimate
- [ ] Check every document before you sign
- [ ] Pay safely, take the title and all keys, then insure and register on time

Car comparison worksheet: one column per car

	Car 1	Car 2	Car 3
Year, make, model, trim			
VIN (17 characters)			
Asking price / mileage			
Seller: dealer or private?			
Title brands or liens found			
Open recalls			
Test drive notes			
Mechanic's repair estimate			
Out-the-door price			

CHAPTER 2

BEFORE YOU GO: THE RESEARCH CHECKLIST

The cheapest place to find a problem is your kitchen table. An evening of research before you see a car protects your budget, narrows the field, and hands you the facts you'll negotiate with.

Budget for the whole purchase, not the sticker

- [ ] **Purchase price.** Use local market values for the exact year, trim and mileage, not the asking price.
- [ ] **Sales tax.** It's set by your state. Texas, for example, charges 6.25% on the higher of the price paid or the car's standard presumptive value.
- [ ] **Title and registration fees.** Your state's motor vehicle agency lists them.
- [ ] **Insurance.** Get a quote on the exact model before you commit.
- [ ] **Inspection.** Budget for an independent pre-purchase inspection on your finalist.
- [ ] **Repair reserve.** Set money aside for tires, brakes, fluids or whatever the mechanic finds.
- [ ] **History reports.** One for each finalist, or a pack if you're comparing several.
- [ ] **Add-ons.** The FTC warns that extras such as gap insurance, VIN etching and rustproofing can cost thousands, and that you can usually buy the car without them.

Line up the money first

Financing adds the cost of credit to the car's price. The FTC's advice is to shop and compare offers from banks, credit unions, finance companies and dealers, and to compare the annual percentage rate (APR), the loan term and the total you'll pay, not just the monthly payment. A low monthly payment often means a longer term or a higher rate, which costs more overall. A written pre-approval from your own lender gives you a number any dealer offer has to beat.

- [ ] Know your credit standing, then get a written pre-approval with the APR, term and maximum amount
- [ ] For a private sale, arrange a cashier's check or bank transfer you can complete at your bank

Choose the model, then the car

- [ ] Shortlist a few models that fit your needs, budget and insurance quote
- [ ] Check each model year's safety recalls at nhtsa.gov/recalls or **carcheckervin.com/recall-check**
- [ ] Read owner complaints and reliability notes for the specific model year, not the nameplate
- [ ] Learn the trims, engines and options so you can tell them apart on the lot
- [ ] Note the common problems for that year: they go on your inspection list
- [ ] Check what similar cars sell for locally, so you know a real bargain from a trap

Know the car before you meet it

A VIN decoder shows the engine, body, drive type and plant the car left the factory with, and a factory window sticker lists its options and original price. When the car in front of you doesn't match what its VIN says it should be, you've found a question for the seller. Decode free at **carcheckervin.com/vin-decoder**.

CHAPTER 2 CONT.

SCREEN THE LISTING & THE SELLER FROM HOME

Most bad cars can be ruled out from the sofa. Read each listing the way an inspector would, then make one phone call before you drive anywhere. A seller's answers, and whether they match the records, tell you a lot.

Listing red flags

- **No VIN**, or a seller who won't give it before you visit
- **Photos that skip one side**, the interior, the odometer or the engine bay
- **Stock photos** or pictures that don't match the description
- **A price far below** similar cars nearby, with no reason given
- **Small-print words** such as “rebuilt”, “salvage”, “mechanic special” or “mileage unknown”
- **The same phone number** on several car ads: a possible unlicensed dealer posing as a private seller
- **A deposit to “hold” the car** before you've seen it
- **No in-person meeting** because of a job transfer, deployment or divorce: the FTC lists these excuses as warning signs
- **“Clean title” claims** from someone who can't show you the title

Phone questions to ask before you travel

- [ ] What's the full 17-character VIN?
- [ ] Is the title in your name, and do you have it in hand?
- [ ] Is there a loan on the car? Who holds the title?
- [ ] Has the title ever carried a brand: salvage, rebuilt, flood or lemon buyback?
- [ ] Has it had bodywork or an insurance claim?
- [ ] Why are you selling it, and how long have you owned it?
- [ ] Do you have service records? Who did the work?
- [ ] Are any warning lights on? Any leaks, noises or known faults?
- [ ] Will you leave the engine cold until I arrive?
- [ ] Can my mechanic inspect it before I buy?
- [ ] Dealer: which warranty box is marked on the Buyers Guide?
- [ ] Dealer: can you email me the out-the-door price in writing?
- [ ] Dealer: what add-ons are already on the car, and are they optional?
- [ ] Private: can we complete the sale at my bank?

Write the answers down

Then run the VIN. A seller who said “one owner, never had a claim” on a car whose records show three owners and an insurance total loss has told you everything you need to know. More questions, with the answers you should expect, at **carcheckervin.com/questions-to-ask-when-buying-a-used-car**.

Dealer or private seller?

Find out early, because it changes your protections. A dealer that sold or offered five or more used vehicles in the previous 12 months must post an FTC Buyers Guide on the car (16 CFR 455.1(d)(3)); a private seller doesn't. Chapter 10 compares the two, and Chapter 11 explains the Buyers Guide line by line.

CHAPTER 3

THE VIN CHECK STEP

The vehicle identification number is the one fact every record about a car agrees on. Check it before you travel and again beside the car. Since model year 1981 it has 17 characters and never uses I, O or Q (49 CFR Part 565).



Dashboard
Through the windshield, lower driver's side corner



Driver's door jamb
Certification label with the VIN and build date



Title & registration
Plus the insurance card and, at a dealer, the Buyers Guide

Match every VIN

- [ ] The dashboard, door-jamb and title VINs are identical, all 17 characters
- [ ] The VIN plate is present, secure and unaltered, not re-riveted or repainted: Texas DMV warns thieves may fit a plate from a similar wrecked car
- [ ] At a dealer, the VIN on the Buyers Guide matches the car (16 CFR 455.2(d))
- [ ] The decoded year, model, engine and body match the car and the ad
- [ ] The VIN in the ad matches the car: the FTC lists a mismatched VIN among the signs of a phony online sale
- [ ] Photograph the dashboard VIN and the door label

The free checks, in order

1. **Decode and preview.** Enter the VIN at **carcheckervin.com/free-vin-check** for the factory specs and a free preview of the damage, auction and recall records on file.
2. **Check recalls.** NHTSA's lookup at nhtsa.gov/recalls, or **carcheckervin.com/recall-check**, shows unrepaired safety recalls. NHTSA's lookup leaves out recalls more than 15 years old (unless the maker offers more), some small and ultra-luxury makers, and very new recalls not yet loaded.
3. **Check theft and total-loss records.** NICB VINCheck (nicb.org/vincheck) is free for 5 searches per 24 hours and shows stolen-not-recovered and salvage or flood total-loss records from participating insurers. NICB says it is not a full history report.
4. **Buy the full report on your finalists.** $14.99 at CarCheckerVIN, or less in packs. Chapter 3b shows how to read it.

A clean VIN check isn't a clean car
Records show only what someone reported. Damage fixed without an insurance claim can leave no record at all, which is why the inspection chapters follow.

CHAPTER 3 CONT.

HOW TO READ THE VEHICLE HISTORY REPORT

A vehicle history report is a dated timeline. Read it for gaps and contradictions, not just a “clean” banner, and compare every line with what the seller told you.

Section	What to look for	Dig deeper or walk away if…
Title brands	Salvage, junk, rebuilt, flood or lemon buyback	Any brand the seller didn't mention
Title history	Which states titled the car, and when	A new state title right after a total loss: possible title washing
Odometer readings	Mileage rising steadily over time	A later reading lower than an earlier one, or a mileage brand on the title
Owner count	How many owners, and for how long	A string of short ownerships
Insurance total loss	Any total-loss record	A total loss with no title brand: ask how it was retitled
Liens & impounds	Open liens; impound records	A lien with no release, especially in a private sale
Auction sales	Sale dates and photos	Auction photos showing damage the seller says never happened
Service & recalls	Regular maintenance; open recalls	Long gaps; an unrepaired recall (ask for the free fix first)

Odometer rules worth knowing

NHTSA says more than 450,000 vehicles are sold each year with false odometer readings. Federal law (49 U.S.C. Chapter 327) requires a written mileage disclosure at transfer: on a 2026 sale, for model year 2011 and newer. Model year 2010 and older are exempt, and newer models drop out at 20 years old (49 CFR 580.17).

When the seller is the owner named on the title, the disclosure goes on the title itself (49 CFR 580.5(c)). If intent to defraud is proven, the civil remedy is three times actual damages or $10,000, whichever is greater, plus attorney's fees. More at **carcheckervin.com/odometer-disclosure-statement**.

What a history report can’t tell you

- **Accidents.** CarCheckerVIN reports don't list accidents, and damage repaired without a total loss may not appear in any database. Your eyes and a mechanic catch it.
- **Mechanical condition.** The FTC notes that history reports typically don't show mechanical problems.
- **Who owns it today.** Owner names aren't shown; match the name on the title to the seller's ID.
- **Last week.** Records take time to arrive, so a very recent event may be missing.

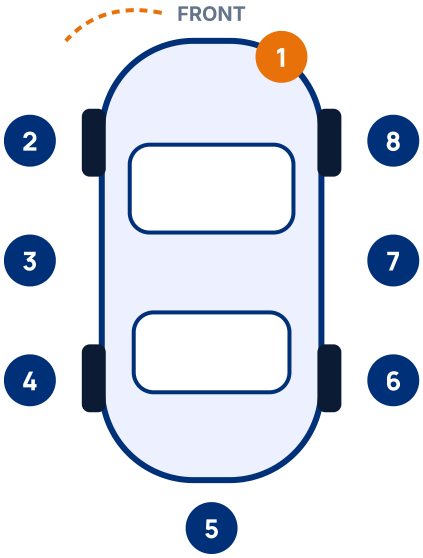
FULL REPORT

Unlock the full report for $14.99 at **carcheckervin.com/vehicle-history-report**. It's print-ready, so take it to the inspection.

CHAPTER 4

EXTERIOR CHECKLIST: THE WALK-AROUND

What to look for when buying a used car starts outside. Look in daylight, on level ground, with the car clean and dry: rain, dusk and fresh wax hide paint and panel problems. Walk round twice, once from a few steps back and once up close.



Stop	Look at
1	Front bumper, grille, hood edge, headlights, windshield
2	Driver's front fender, front tire and wheel, mirror
3	Driver's doors: gaps, hinges, seals, rocker panel underneath
4	Rear quarter panel, fuel door, rear tire and wheel arch
5	Rear bumper, trunk or tailgate, lights, exhaust tip
6–8	The passenger side, front to back, the same way
+	The roof: crouch and look along it for dents and hail

Body, paint & glass

- [ ] Gaps between panels are even around the hood, trunk, doors and fenders
- [ ] Paint color and texture match on every panel; sight along each side for ripples
- [ ] No overspray on rubber seals, trim, badges or door-jamb edges
- [ ] Bolts on fenders, hood hinges and door hinges show no wrench marks
- [ ] No rust bubbles at wheel arches, rocker panels, door bottoms or trunk edges
- [ ] No hail dents on the roof, hood or trunk lid
- [ ] Windshield free of cracks and of chips in the driver's view
- [ ] All glass carries matching markings; one odd window can mean a repair
- [ ] Headlights clear, not fogged inside, and alike: one new lamp can mean a front hit
- [ ] Every light works: low and high beams, signals, brake, reverse and hazard lights
- [ ] Doors, hood, trunk and fuel door open, close and latch smoothly
- [ ] Mirrors, wipers and door handles are intact and work

Bring a helper, a flashlight and a fridge magnet

A helper stands behind the car while you work the brake, reverse and turn-signal lights. A flashlight shows overspray in door jambs. A small magnet that won't stick to a steel panel can point to thick body filler, though some panels are aluminum or plastic, so compare with a panel next to it.

TIRES, WHEELS & BRAKES

Tires are a cheap clue to expensive problems. Their wear pattern tells you about alignment, suspension and how the car was driven, and the FTC lists them, with wheels and brakes, among the major defects printed on every dealer's Buyers Guide.

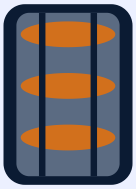
Read the wear pattern



One edge worn
Usually alignment out; ask for an alignment check



Center worn
Often run over-inflated for a long time



Cupped or scalloped
Points to worn shocks or suspension parts

What the Buyers Guide calls a defect

The back of the FTC Buyers Guide (Figure 3 to 16 CFR Part 455) lists “some major defects that may occur in used vehicles”. For these three systems it names:

System	Defects listed on the federal form
Tires	Tread depth less than 2/32 inch; sizes mismatched; visible damage
Wheels	Visible cracks, damage or repairs; mounting bolts loose or missing
Brakes	Failure warning light broken; pedal not firm under pressure; not enough pedal reserve; doesn't stop in a straight line; hoses damaged; drum or rotor too thin; lining or pad thickness less than 1/32 inch; power unit not operating or leaking; structural or mechanical parts damaged

Tire checklist

- [ ] Same brand, size and model on each axle; the size matches the door-jamb placard
- [ ] Plenty of tread across the whole width; tread worn down to the small raised wear bars in the grooves means the tire is finished
- [ ] No cracks, cuts, bulges or plugs in the sidewalls
- [ ] Spare tire, jack and wheel-lock key are all in the car

Wheel & brake checklist

- [ ] No cracked, bent or welded wheels; all lug nuts present
- [ ] Through the spokes: rotors without deep grooves or a tall lip at the edge
- [ ] Brake warning and ABS lights come on at key-on, then go out
- [ ] On the test drive: firm pedal, straight stops, no grinding or pulsing

New tires on an old car? Welcome, but ask why. Four new tires can hide the uneven wear that would have warned you about worn suspension.

CHAPTER 5

INTERIOR CHECKLIST

The interior shows how the car was treated, and it's where flood damage and mileage tampering are easiest to spot. Sit in every seat, press every button and lift at least one corner of the carpet.

Key-on and the dashboard

- [ ] Turn the key to “on” without starting: the warning lights should glow briefly as a bulb check
- [ ] After starting, check-engine, airbag, ABS, battery, oil and temperature lights all go out
- [ ] A warning light that never comes on at all may have been disabled; ask your mechanic
- [ ] The odometer reading matches the ad, the title and the history report
- [ ] Fuel and temperature gauges work and read sensibly
- [ ] Photograph the odometer for your records

Does the wear match the miles?

- [ ] Steering wheel, pedal rubbers, driver's seat bolster and the carpet under the pedals are worn about as much as the mileage suggests; new pedal covers on a low-mileage car deserve a question

Controls, electronics & comfort

- [ ] Every window goes fully up and down; every door lock works, remote included
- [ ] Mirrors and seats adjust; seat heaters and memory work if fitted
- [ ] Screen, radio, Bluetooth, USB ports and speakers all work
- [ ] Backup camera and parking sensors work
- [ ] Horn, wipers, washers, cabin lights and the sunroof work
- [ ] Air conditioning blows cold and the heater blows hot
- [ ] Every fan speed and vent direction works
- [ ] Front and rear defrosters clear the glass
- [ ] Every seat belt latches and retracts
- [ ] Airbag covers are intact, with no loose or mismatched trim

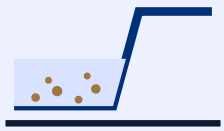
Smells, stains & the trunk

- [ ] No musty or mildew smell, especially with the A/C running
- [ ] No heavy air freshener masking smoke, pets or damp
- [ ] No water stains on the headliner, door panels or seats
- [ ] Carpet is dry under the floor mats
- [ ] Under the trunk floor, the spare-tire well is dry, without silt or rust
- [ ] Owner's manual, service book and all keys and fobs are present

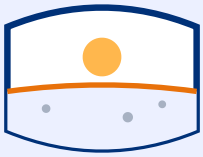
Air bags are on the federal defect list. Since the FTC's 2016 update, the back of the federal Buyers Guide lists air bags among major defects. An airbag light that stays on needs a diagnosis before you buy.

FLOOD DAMAGE & MILEAGE CLUES INSIDE THE CAR

Two frauds hide inside the cabin: flood cars dried out and resold, and odometers rolled back. Neither shows in a listing photo, and both can slip past a records check, so look for the physical evidence.



Silt under the carpet
Lift a corner and the seat-rail trim: look for sand, mud or a gritty line



Water line in a lamp
Condensation or a tide line inside headlights, taillights or gauges



Rust where it shouldn't be
Rusty screws under the dash, seat springs or pedal brackets



Pedals worn smooth
Bare metal on a pedal of a low-mileage car is a mismatch



Shiny steering wheel
Worn grip areas and a sagging seat bolster mean heavy use



Service stickers
An oil-change sticker or receipt showing more miles than the dash

Flood: what records can and can't show

A flood title brand, an insurance flood total loss in NICB VINCheck, or a flood record in a history report all point the same way. But records only exist when someone files them. A car that was uninsured, or never declared a total loss, can carry no flood record at all. Reporting also takes time: after Hurricanes Helene and Milton the Justice Department's Bureau of Justice Assistance encouraged NMVTIS reporting entities to submit reports daily, which shows how a flooded car can reach a lot before its brand reaches the database. Trust the carpet and the seat bolts as much as the report.

Mileage: line up every dated reading

Compare the odometer with each mileage you can find: the history report's readings, service invoices, state inspection records, oil-change stickers and the mileage written on the title. They should rise in step with the dates. A reading that goes backward is the classic rollback sign, and the paper trail matters on new and old cars alike.

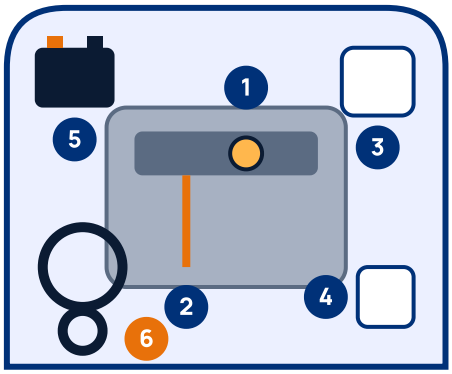
- [ ] Every dated mileage you've found increases over time
- [ ] Wear on pedals, wheel and seat fits the mileage

Go deeper: **how to spot flood damage in a used car** and the **odometer check by VIN**.

CHAPTER 6

UNDER-HOOD CHECKLIST

Open the hood with the engine cold: a warm engine can hide a hard start or a cold-start rattle, and a steam-cleaned engine bay can hide leaks.



#	Check
1	Oil filler cap: no milky, mayonnaise-like residue underneath, a possible sign of coolant mixing with oil
2	Dipstick: oil at the right level, not milky, not gritty or burnt-smelling
3	Coolant reservoir: at the mark, the right color, no oily film
4	Brake fluid reservoir: between the marks
5	Battery: no leakage or heavy corrosion; note the date label
6	Belts and hoses: no cracks, fraying, glazing, bulges or soft spots

Signs of past damage or repair

- [ ] The manufacturer's labels on the hood underside and radiator support are present
- [ ] No overspray on hoses, wiring, labels or rubber seals
- [ ] Bolts holding the fenders and radiator support show no wrench marks
- [ ] Inner fenders are straight, not wrinkled, welded or freshly painted
- [ ] Headlight and radiator mounts aren't broken or zip-tied
- [ ] No fresh undercoating or paint sprayed over metal that should be bare

Leaks, smells & sounds

- [ ] No wet oil around the valve cover, oil pan or filter
- [ ] No crusty coolant around hoses, the radiator or the water pump
- [ ] No fuel smell; no wet fuel lines
- [ ] Transmission fluid (if there's a dipstick) isn't dark or burnt-smelling
- [ ] Power-steering and washer fluids are topped up
- [ ] At idle: no knocking, ticking, squealing belts or hissing

The Buyers Guide's engine-bay defects

System	Defects listed on the back of the FTC Buyers Guide
Engine	Oil leakage, excluding normal seepage; cracked block or head; belts missing or inoperable; knocks or misses related to camshaft lifters and push rods; abnormal exhaust discharge
Cooling	Leakage including radiator; improperly functioning water pump
Electrical	Battery leakage; improperly functioning alternator, generator, battery or starter
Fuel	Visible leakage

CHAPTER 7

UNDER-CAR CHECKLIST

Underneath is where a car's past is hardest to fake: frame damage, rust and leaks can't be detailed away. Kneel at each wheel with a flashlight (never crawl under a car on a jack), or let your mechanic use a lift.

Frame & structure

- [ ] Frame rails are straight, with no kinks, ripples or crush marks
- [ ] No fresh welds, clamp marks or straightening scars
- [ ] No rust holes in the floor pans, rails or crossmembers
- [ ] No thick fresh undercoating sprayed over everything on an older car

Leaks under a parked car

- [ ] No fresh drips on the ground where the car was parked
- [ ] Brown or black spots point to oil; reddish to transmission fluid; green, orange or pink to coolant (clear A/C water is normal)

Exhaust

- [ ] No holes, heavy rust or broken hangers
- [ ] Catalytic converter present and intact

Suspension, steering & driveline

- [ ] Shock absorbers dry, not oily
- [ ] CV-joint boots behind the front wheels aren't torn or flinging grease
- [ ] No broken springs; rubber bushings not cracked or missing
- [ ] Transmission, differential and drive shaft show no leaks or damage

The full federal defect list, as a checklist

The back of every FTC Buyers Guide carries the same defect list. It makes a ready-made **used car inspection checklist**; here are the systems not covered on other pages.

System	Defects listed on the federal form (16 CFR 455, Figure 3)
Frame & body	Frame cracks, corrective welds or rusted through; dog tracking (bent or twisted frame)
Transmission, drive shaft & differential	Improper fluid level or leakage, excluding normal seepage; visible cracked or damaged case or housing; abnormal noise or vibration; improper shifting or functioning in any gear; manual clutch slips or chatters
Steering	Too much free play at the steering wheel; free play in linkage more than 1/4 inch; steering gear binds or jams; front wheels aligned improperly; power unit belts cracked or slipping; power unit fluid level improper
Suspension	Ball joint seals damaged; structural parts bent or damaged; stabilizer bar disconnected; spring broken; shock mounting loose; rubber bushings or radius rod damaged or missing; shock absorber leaking or functioning improperly
Exhaust, accessories & air bags	Exhaust leakage; catalytic converter; inoperable gauges or warning devices, air conditioner, heater and defroster; air bags (added in 2016)

Engine, cooling, electrical and fuel items are on page 13; tires, wheels and brakes on page 10. Summarized from the FTC form; a guide to what can go wrong, not a statement about any car.

CHAPTER 8

TEST DRIVE CHECKLIST

The test drive finds what a parked inspection can't: how the car starts, shifts, steers and stops. Plan a route that includes a cold start, city streets, a highway, a rough road and an empty parking lot, and drive it with the radio off.



Before you set off

- [ ] Bring your license; ask whether the seller's insurance covers you
- [ ] Dealer: the Buyers Guide may come off for the drive but must go back on afterward (16 CFR 455.2(a)(1))
- [ ] Note the odometer and fuel level

1 · Cold start

- [ ] Starts promptly, without long cranking
- [ ] No blue smoke (oil), thick white sweet-smelling smoke (coolant) or black smoke (fuel)
- [ ] Idle settles and stays smooth; no knocks or rattles
- [ ] All warning lights go out

2 · City streets

- [ ] Pulls smoothly from a stop, without hesitation
- [ ] Automatic shifts are smooth: no slipping, flaring revs or clunks
- [ ] Manual clutch doesn't slip or chatter
- [ ] Brakes stop straight, with a firm pedal and no grinding

3 · Highway

- [ ] Accelerates firmly onto the highway
- [ ] No vibration through the wheel, seat or floor at speed
- [ ] Tracks straight; the wheel is centered, with no wander or pull
- [ ] Cruise control works; wind and road noise are normal

4 · Rough road

- [ ] No clunks, rattles or bangs over bumps
- [ ] The car settles after a bump instead of bouncing

5 · Parking lot & afterward

- [ ] Full-lock turns both ways: no clicking or groaning
- [ ] Reverse engages cleanly; the camera and sensors work
- [ ] Parking brake holds the car on a slope
- [ ] Temperature gauge stayed normal throughout
- [ ] Engine running, hood up: no new noises, smells or smoke
- [ ] Park over clean ground for a few minutes and look for fresh drips

Walk away if…

…the seller won't let you drive, insists on driving the whole route, or the engine was already warm and they can't say why. In a private sale, meet in daylight in a public place, take a friend, and photograph the seller's ID before you hand over your keys or theirs.

CHAPTER 9

THE PRE-PURCHASE INSPECTION

A **pre-purchase inspection** by an independent mechanic is the best single check of a used car's mechanical condition. The FTC recommends paying for one even when a car is "certified" or comes with a warranty or service contract.

What the FTC advises

1. **Use a mechanic you choose.** Pay an independent mechanic for a mechanical inspection, even if the dealer certified the car or it comes with a warranty.
2. **Know which inspection you're getting.** A mechanical inspection is different from a state safety inspection, which mainly checks whether the car is unsafe to drive.
3. **Work around a dealer who won't let the car leave.** Look for a mobile inspection service that will come to the dealer, or ask the dealer to bring the car to a shop you pick. If a dealer refuses any independent inspection, consider buying elsewhere.
4. **Get it in writing.** Ask for a written report with a cost estimate for all needed repairs, showing the make, model and VIN. Use the estimate to negotiate.
5. **Don't swap it for a report.** A history report is no substitute: it typically won't show mechanical problems. The Buyers Guide itself says to ask if your mechanic can inspect the car on or off the lot.

What a thorough inspection covers

Area	Typical checks
On the lift	Frame and structure, rust, leaks, suspension, steering, exhaust, CV boots, brake lines
Diagnostic scan	Stored and pending fault codes; readiness monitors that read "not ready" can mean the codes were cleared recently
Engine & drivetrain	Fluids, belts, hoses, mounts, shifting; extra tests if something sounds wrong
Brakes, tires, body	Measured pads, rotors and tread; repainted panels, filler, structural or flood repair

Booking checklist

- [ ] Pick the shop yourself, never one the seller suggests
- [ ] Prefer a shop that knows the brand, especially for hybrids, EVs and luxury makes
- [ ] Give the mechanic your history report and test-drive notes
- [ ] Ask, "What would you fix first, and what will it cost?"

INSPECTION + VIN CHECK

Run the VIN before you pay for an inspection: a title brand or rolled-back mileage can end the deal for free. Steps and costs at **carcheckervin.com/pre-purchase-car-inspection** and **carcheckervin.com/car-inspection-cost**.

CHAPTER 10

PRIVATE SELLER VS DEALER: WHAT CHANGES

Who sells you the car decides which protections come with it. A dealer has federal disclosure duties and, in some states, warranty duties; a private seller has almost none.

Protection	Dealer	Private seller
FTC Buyers Guide	Required on each used car if the dealer sold or offered 5 or more used vehicles in the previous 12 months (16 CFR 455.1(d)(3)); Maine and Wisconsin use their own state forms	Not required
Warranty disclosure	Must mark As Is, Implied Warranties Only, or the warranty terms	No federal disclosure duty
Misstating condition	A deceptive practice under the Used Car Rule (16 CFR 455.1(a))	The Used Car Rule doesn't apply; ask a lawyer about state remedies
Used car lemon law	Example: New York dealers (3 or more used cars sold or leased in 12 months) must give a written lemon-law warranty	New York: private sales are not covered
Right to cancel	No federal three-day right; some states require one; check your attorney general	None, unless you agree one in writing
Inspection access	Ask; the FTC suggests a mobile inspection if the car can't leave the lot	Ask; a refusal is a red flag
Title & registration	Ask who files them; in Texas the dealer must file the title application for you	You handle them, on your state's deadline
Financing & trade-in	Usually offered on site; compare with your pre-approval	Bring your own financing; no trade-in

Buying from a dealer

- **Plus:** Buyers Guide, warranty options, financing, one place to complain
- **Plus:** the final Buyers Guide overrides the contract (16 CFR 455.3(b))
- **Watch:** add-ons, financing markups and a higher sticker

Buying from a private seller

- **Plus:** often a lower price and an owner who knows the car's history
- **Plus:** no add-ons or dealer fees
- **Watch:** title problems, liens, payment scams and no recourse (**private-seller guide**)

Is your “private seller” really a dealer?

Unlicensed dealers posing as private owners are called curbstoners. Under the FTC rule, anyone who sold or offered five or more used vehicles in the previous 12 months is a dealer and owes you a Buyers Guide. Signs: one phone number on several ads, or a title in someone else's name. Texas DMV advises checking that the title and registration match the seller's name and address.

BUYING A USED CAR FROM A PRIVATE SELLER

Buying a used car from a private seller can save money, but you become your own consumer-protection department. Run the checks a dealer would be forced to make, and handle the title transfer yourself.

Before any money changes hands

- [ ] The seller's photo ID matches the name on the title and registration
- [ ] The title is the original, not a copy, and the VIN on it matches the car
- [ ] No lienholder on the title, or a signed lien release, or you pay off the lender together
- [ ] The free VIN check and full history report are done
- [ ] Your mechanic has inspected the car
- [ ] Ask for references on past financing and insurance, and verify them with the bank or agent (a Texas DMV tip)
- [ ] The odometer disclosure on the title is filled in (model year 2011 and newer, on a 2026 sale)

Paying and closing safely

- [ ] Meet in daylight at a public place; your bank is ideal
- [ ] Pay with a traceable method, such as a cashier's check or bank transfer, against the signed title
- [ ] Never pay a deposit to someone who won't meet you; never pay with gift cards or a wire transfer (the FTC says such requests are always a scam)
- [ ] Get a signed bill of sale with the VIN, date, price and both names
- [ ] Take the signed title, all keys, manuals and service records

Title transfer: three states, verified

State	Buyer	Seller	Also note
Texas	Title in the buyer's name within 30 days of the sale (Form 130-U, sales price shown); late transfers can bring penalties	Sign the title with the sale date and odometer reading; file a Vehicle Transfer Notification within 30 days	6.25% sales tax on the higher of price or standard presumptive value; no general state bill-of-sale form
California	Report the change of ownership to DMV within 10 days	Notice of Transfer and Release of Liability within 5 days; give the buyer a valid smog certification	Under four years old: no smog inspection, the new owner pays a smog transfer fee. Bill of sale: REG 135
New York	Give DMV the original bill of sale; file sales-tax form DTF-802	Sign the title's transfer section and a bill of sale, even for a gift	Bill of sale shows year, make, VIN, date, price, names and signatures (form MV-912)

From TxDMV, California DMV and New York DMV pages (see Sources). Every state sets its own deadlines and forms; check yours before the sale. Texas DMV also suggests the seller go with the buyer to the county tax office, which is good practice anywhere.

PRIVATE SALE

Check the VIN before you meet: **VIN checks for private-party buyers**. Need the paperwork? See the **vehicle bill of sale guide**.

CHAPTER 11

THE FTC USED CAR RULE & THE BUYERS GUIDE

Every used car a dealer offers must carry an **FTC Buyers Guide**, everywhere except Maine and Wisconsin, which have similar rules of their own. It's the most important document most buyers never read.


BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce.

MAKE MODEL YEAR VIN

WARRANTIES FOR THIS VEHICLE:

☑ AS IS - NO DEALER WARRANTY

☐ DEALER WARRANTY

NON-DEALER WARRANTIES / SERVICE CONTRACT

ASK THE DEALER IF YOUR MECHANIC CAN INSPECT THE VEHICLE ON OR OFF THE LOT.

OBTAIN A VEHICLE HISTORY REPORT AND CHECK FOR OPEN SAFETY RECALLS.

SEE OTHER SIDE for a list of major defects.

Si el concesionario gestiona la venta en español...

The rule is the Used Motor Vehicle Trade Regulation Rule, 16 CFR Part 455. The current form took effect on January 27, 2017, after the FTC's 2016 revision added the history-report and recall statement, non-dealer warranty boxes, and air bags and catalytic converters to the defect list. The sketch at left follows the federal form's layout (Figure 1 to Part 455).

What the guide tells you to do

- ☐ Get every promise in writing: "Spoken promises are difficult to enforce"
- ☐ Ask whether your mechanic can inspect the car, on or off the lot
- ☐ Get a vehicle history report and check for open safety recalls
- ☐ Read the list of major defects on the back
- ☐ Ask for the Spanish guide if the sale is in Spanish
- ☐ Keep the form after the sale

Rule	What it says	Source
Who posts it	Dealers: sold or offered 5+ used vehicles in the previous 12 months. Not banks or financial institutions, a business selling to its employee, or a lessor selling to the lessee	§ 455.1(d)(3)
Which vehicles	Motorized, not motorcycles; GVWR under 8,500 lb, curb weight under 6,000 lb, frontal area under 46 sq ft. The FTC adds demonstrators, program cars and light-duty vans and trucks	§ 455.1(d)(1); FTC
Where	All states but Maine and Wisconsin; also DC, Puerto Rico, Guam, the U.S. Virgin Islands and American Samoa. Public auctions comply; auctions closed to consumers don't	FTC Dealer's Guide
Display	Prominent, with both sides readable; removed only for a test drive. Buyers are also entitled to one when buying online	§ 455.2(a)(1); FTC
Contract	The final guide is part of the sales contract and overrides anything contrary in it; no statement may contradict it	§§ 455.3(b), 455.4
Penalty	Up to $53,088 per violation in FTC enforcement actions	FTC Dealer's Guide

FTC BUYERS GUIDE

Every box and line explained at **carcheckervin.com/ftc-buyers-guide**. Then check the VIN printed on the guide with the **free VIN check**.

“AS IS”, WARRANTIES & USED CAR LEMON LAWS

“**As is, no warranty**” is the most misunderstood line on the Buyers Guide. Here is what each warranty box means.

Box on the guide	What it means	Rule
As Is—No Dealer Warranty	“The dealer does not provide a warranty for any repairs after sale.” No implied warranty either, but only where state law allows as-is sales	§ 455.2(b)(1)(i)
Implied Warranties Only	Required where state law limits or bans as-is sales; state implied warranties may cover serious problems not apparent at the sale	§ 455.2(b)(1)(ii)
Full or Limited Warranty	Lists each covered system (no “power train” shorthand), the duration and the share of parts and labor paid; optional boxes show a manufacturer's or other warranty	§ 455.2(b)(2)
Service contract	Extra charge; buying one within 90 days may add implied-warranty rights under state law	§ 455.2(b)(3)

What “as is” means

Per the FTC, the dealer won't pay for problems after the sale; you take that risk. In some states the As Is guide alone may remove implied warranties; in others the dealer must take a specific step or use set wording.

What it doesn’t mean

- It doesn't let a dealer misrepresent the car's condition (16 CFR 455.1(a))
- Per the FTC, a dealer can't remove implied warranties on systems covered by a service contract you buy from it within 90 days

Implied warranties and returns

The FTC names two: **merchantability** (the car does what it's supposed to, such as run) and **fitness for a particular purpose** (a use the dealer recommended it for, such as towing). Depending on the state, coverage can last up to four years. There's **no federal three-day right to cancel**; some states require one, so get any return policy in writing.

Example: New York’s used car lemon law

Mileage when bought from a New York dealer	Lemon-law warranty (whichever comes first)
18,001–36,000 miles	90 days or 4,000 miles
36,001–79,999 miles	60 days or 3,000 miles
80,000–100,000 miles	30 days or 1,000 miles

New York Attorney General: cars from a New York dealer, at least $1,500, under 100,000 miles, mostly personal use; covers engine, transmission, drive axle, brakes, steering, radiator, alternator, generator, starter and ignition (not the battery). Three failed repairs or 15+ days out of service; claims within four years. No private sales. Other states differ.

If something goes wrong, the FTC lists the warranty's process, your attorney general, dispute resolution, small claims court, or a Magnuson-Moss Warranty Act suit (reasonable attorneys' fees if you win). More: **what “as is, no warranty” means**.

CHAPTER 12

USED CAR PAPERWORK CHECKLIST

Used car paperwork is where the car becomes legally yours, and where most expensive surprises are signed into place. Check every document against the car and the deal you agreed before you sign anything.

Dealer sale

- [ ] The final Buyers Guide shows the warranty you agreed; you get a copy (16 CFR 455.3(a))
- [ ] The contract says the window form is part of the contract and overrides contrary terms (§ 455.3(b))
- [ ] The price matches your written out-the-door quote
- [ ] No add-ons you didn't ask for; each one priced and optional
- [ ] Financing: the car price, total price with financing, finance charge, APR, and the number and amount of payments, all confirmed before you sign (FTC)
- [ ] Every spoken promise (a repair, a return policy) written into the paperwork
- [ ] Warranty documents, and written confirmation of any service contract
- [ ] If there's a signature line on the guide, it only acknowledges receipt at closing (§ 455.2(f))
- [ ] Odometer disclosure signed (model year 2011 and newer)
- [ ] Who files the title and registration, and by when

Private sale

- [ ] Title signed by everyone named as owner, with the date and any required price
- [ ] Odometer reading on the title, where federal law requires it
- [ ] Lien release, if the title shows a lienholder
- [ ] Bill of sale: required in New York; California offers form REG 135; Texas publishes no general form
- [ ] State title application, such as Texas Form 130-U
- [ ] Smog certification in California, where required
- [ ] A photo of the seller's ID; both parties' contact details
- [ ] All keys, the manual, service records and recall repair receipts
- [ ] Proof of insurance before you drive

After you buy

- [ ] Insure the car before you drive it home
- [ ] Title and register it within your state's deadline: 30 days in Texas, 10 days to report the change in California
- [ ] Private sale: make sure the seller files their notice (5 days in California, 30 days in Texas)
- [ ] Book any open recall repair at a franchised dealer; it's free
- [ ] Keep the Buyers Guide, contract, history report and inspection report together
- [ ] Diary the end dates of any warranty or lemon-law coverage

Keep the ad and the messages too. Screenshots of the listing and texts with the seller record their own claims about the car, which matters if those claims turn out to be false.

CHAPTER 13

CARFAX USED CAR CHECK & THE ALTERNATIVES

For many buyers, a **Carfax used car check** is the default step. Here is what a Carfax report adds, what it costs, and how it compares with cheaper and free checks.

CARFAX VEHICLE HISTORY REPORT

Carfax

A single report is widely quoted at **$44.99**; its strength is service records. Many dealers include a free Carfax (the dealer pays), and AAA Premier members get one free a year by phone, with discounts for Classic and Plus members that vary by club. Carfax, Inc., founded in 1984 in Virginia, is part of Mobility Global. Its **Buyback Guarantee** pays when a report missed a DMV-issued title brand; it doesn't cover accidents, has deadlines and caps the payout.

WHAT THE GOVERNMENT SAYS

NMVTIS and the FTC

The U.S. Department of Justice says consumers cannot receive NMVTIS reports from Carfax, DMVDesk or Experian, which serve dealers only. The FTC points buyers to approved NMVTIS providers for title, insurance-loss and salvage data, and notes that providers such as AutoCheck, Carfax and VinAudit may add accident and repair information. It endorses none of them.

	Carfax	CarCheckerVIN	Free tools
Price	Widely quoted at $44.99; free on many dealer listings	$14.99; packs from $9 a report	Free (NHTSA, NICB)
Known for	Service records	Low price; NMVTIS title records; auction sales with photos	Recalls (NHTSA); theft and total loss (NICB)
NMVTIS to consumers	No, per DOJ	Includes NMVTIS title records	–
Free first look	When a dealer provides it	Free preview for any VIN	Always free

How to fit Carfax into your checklist

1. **Screen every car cheaply first.** Preview each VIN free, then buy reports for finalists. A 3-pack ($35.99) costs less than one Carfax, and a 5-pack ($54.99) less than two.
2. **Take the dealer's free Carfax,** and read it for brands, mileage and service gaps (**Carfax red flags**). In a private sale, run your own check instead of trusting a printout (**fake Carfax reports**).
3. **Add a Carfax for the final car** only if its service history matters to you, and book the mechanic either way.

COMPARE

Carfax used cars · **How much is a Carfax report?** · **How to get a free Carfax report** · **Cheap Carfax alternatives**

CHAPTER 14

SCAM RED FLAGS: WHEN TO WALK AWAY

Most used car scams rely on one of three things: a rush, a payment you can't take back, or a car whose records have been hidden. When you see any of the flags below, stop and check before another dollar moves.

Red flag	Why it matters	What to do
Seller can't meet or show the car (job transfer, deployment, divorce)	The FTC lists these excuses as signs of a phony online sale	Pay nothing until you've seen the car and the title
Gift cards or a wire transfer	The FTC says any request to pay this way is a scam	Pay in person, traceably, against the signed title
A marketplace "invoice" or protection program sent by the seller	The FTC has warned of fake eBay Motors invoices demanding gift cards	Contact the marketplace through its own website
Extra fees after you agree for "shipping" or "transport"	Another FTC warning sign	Refuse and walk away
The VIN doesn't match the ad, the title or the car	A typo at best; a cloned or stolen car at worst	Stop until every VIN agrees
Title in someone else's name, or one number on many ads	Possible curbstoner or a seller who doesn't own the car	Ask for ID and the titled owner; walk away if unclear
A fresh out-of-state title after a total loss	Possible title washing to shed a brand	Read the brand history in an NMVTIS-based report
Mileage lower than earlier records	Classic rollback; NHTSA counts 450,000+ false-odometer sales a year	Walk away and keep the evidence
Too good to be true, or no inspection allowed	Texas DMV advises suspicion of bargains; the FTC suggests buying elsewhere if a dealer refuses an inspection	Compare market value; walk away without an inspection

Records that expose the big three

Title washing leaves a trail of state-to-state title records. **Odometer rollback** shows up as a reading lower than an earlier one. **Cloned VINs** show up as one VIN titled in two places, or as a car that doesn't match its decoded specs. A report with NMVTIS title records shows the brand history and odometer readings that expose the first two; your VIN-matching checks on page 7 catch the third.

Where to report

- **FTC:** ftc.gov/complaint or 1-877-FTC-HELP, for scams and dealer rule violations
- **Your state attorney general** or local consumer protection office
- **Local police and your state motor vehicle agency** for title or VIN fraud
- **NICB,** through its website, for insurance-related vehicle fraud

CHECK FIRST

Most of these scams fall apart once you look up the VIN. Run the **free VIN check** before you pay anything, and the $14.99 report before you sign.

REFERENCE

USED CAR BUYING GLOSSARY

As is
A sale in which the dealer offers no warranty, written or implied; on the Buyers Guide, "As Is—No Dealer Warranty". Allowed only where state law permits.

Bill of sale
A signed record of the sale: vehicle, VIN, date, price, buyer and seller. Required in some states, such as New York.

Buyers Guide
The FTC window form a dealer must post on each used car; part of the sales contract.

Certified pre-owned
A used car sold under a manufacturer or dealer program with an inspection and added coverage; terms vary by program.

Curbstoning
An unlicensed dealer selling cars while posing as a private owner.

Dealer (FTC)
A seller of 5 or more used vehicles in the previous 12 months (16 CFR 455.1(d)(3)).

Fitness for a particular purpose
An implied warranty that a car suits a use the dealer recommended it for.

Flood title
A title brand for a vehicle damaged by water, as each state defines it.

Implied warranty
An unwritten promise under state law that applies unless the sale is validly "as is".

Lemon buyback
A vehicle bought back by its maker under a lemon law; it can carry a "lemon buyback" title brand.

Lien
A lender's claim on a car until the loan is paid; released in writing when paid off.

APR
Annual percentage rate: the yearly cost of a loan, the figure to compare between lenders.

Merchantability
The implied warranty that a car will do what it's supposed to do, such as run.

NICB VINCheck
The National Insurance Crime Bureau's free theft and total-loss lookup.

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

Odometer disclosure
The seller's written mileage statement at transfer; on a 2026 sale, required for model year 2011 and newer.

Out-the-door price
The total you pay, with taxes, fees and add-ons included.

Pre-purchase inspection
A mechanical inspection by an independent mechanic before you buy.

Rebuilt title
A brand for a once-salvaged vehicle repaired and passed through the state's process.

Recall
A safety defect campaign; the repair is free at franchised dealers.

Salvage title
A brand for a vehicle written off or damaged past the state's threshold.

Service contract
Repair coverage sold for an extra charge; sometimes called an "extended warranty", but not a warranty.

Odometer rollback
Illegally lowering the mileage shown; exposed by earlier, higher readings in the records.

Title washing
Retitling a branded car in another state to remove the brand.

Total loss
An insurer's decision that a vehicle isn't worth repairing.

VIN
The 17-character vehicle identification number, used since model year 1981.

Warranty (full or limited)
A written dealer promise; the Buyers Guide must list covered systems, duration and the share of costs.

ANSWERS

USED CAR BUYING CHECKLIST FAQ

What should be on a used car buying checklist?

Budget, a VIN check and history report, exterior, interior, under-hood and under-car checks, a test drive, an inspection and paperwork. See page 4.

What should I look for when buying a used car?

A title in the seller's name with no brand, steadily rising mileage, even panel gaps, no rust or leaks, and a smooth cold start.

Is there a printable used car inspection checklist?

Yes: this guide, and the free interactive version at carcheckervin.com/used-car-inspection-checklist, which prints a report.

How do I buy a used car from a private seller safely?

Match the seller's ID to the title, check for liens, run the VIN, get an inspection, pay traceably at your bank, and get a signed title and bill of sale.

What does “as is, no warranty” mean?

The dealer won't pay for repairs after the sale. It's allowed only where state law permits, and it never lets a dealer misstate the car's condition.

Does the FTC Buyers Guide apply to private sellers?

No. It applies to dealers who sold or offered 5 or more used vehicles in the previous 12 months, in every state but Maine and Wisconsin.

What are the biggest red flags when buying a used car?

A seller who won't meet, gift-card or wire payment, a VIN mismatch, a title in another name, and mileage lower than earlier records.

Does a used car lemon law protect me?

It depends on your state. New York's covers cars bought from a dealer with under 100,000 miles for at least $1,500; private sales aren't covered.

What paperwork do I need when buying a used car?

The signed title with odometer disclosure, a bill of sale, any lien release, the dealer's Buyers Guide, and proof of insurance.

Is a pre-purchase inspection worth it?

The FTC recommends one even for certified cars. It's the only check of mechanical condition, and its written estimate is negotiating leverage.

What should a test drive checklist include?

A cold start, city streets, a highway, a rough road and a parking lot, checking brakes, shifting, steering and noises.

Is a Carfax used car check enough?

No report replaces an inspection. Carfax (widely quoted at $44.99) is strong on service records; CarCheckerVIN's report is $14.99.

How do I check a used car’s VIN for free?

Use carcheckervin.com/free-vin-check for specs and a history preview, NHTSA for recalls and NICB VINCheck for theft and total-loss records.

How do I know if a used car was in a flood?

Look for silt under carpets, water lines in lamps and rust under the dash, and check the title and NICB for flood records.

How much does a vehicle history report cost?

$14.99 at CarCheckerVIN, or $9 each in a 10-pack. A single Carfax is widely quoted at $44.99.

How many miles is too many for a used car?

There's no single cutoff: condition and maintenance records matter more. See carcheckervin.com/how-many-miles-is-too-many-for-a-used-car.

Should I check recalls before buying?

Yes. The Buyers Guide tells you to, and open recall repairs are free at franchised dealers. Check at carcheckervin.com/recall-check.

USED CAR INSPECTION CHECKLIST

Check the VIN before the car.

Use the free interactive checklist, run a free VIN check and history preview, then get the full report for $14.99 before you pay.

carcheckervin.com/used-car-inspection-checklist →

Scan for the free checklist

Sources

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- FTC Consumer Advice: Buying a Used Car From a Dealer; Used Cars; Put the brakes on phony online car sales (consumer.ftc.gov)
- 49 U.S.C. Chapter 327; 49 CFR 580.5 and 580.17, odometer disclosure (ecfr.gov)
- 49 CFR Part 565, VIN requirements (ecfr.gov)
- NHTSA recalls (nhtsa.gov/recalls); NICB VINCheck (nicb.org)
- U.S. DOJ / BJA, NMVTIS (vehiclehistory.bja.ojp.gov)
- Texas DMV, Buying or Selling a Vehicle (txdmv.gov)
- California DMV, Title Transfers and Changes; Smog Inspections (dmv.ca.gov)
- New York Attorney General, Used car lemon law (ag.ny.gov); New York DMV, bill of sale (dmv.ny.gov)
- Carfax price: independent pricing listings, 2026; CarCheckerVIN prices: carcheckervin.com/pricing, Nov 2026

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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Free VIN check
Recall check
FTC Buyers Guide
Vehicle history report
Pre-purchase inspection
Private seller guide
“As is” explained
Bill of sale
License plate lookup

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