



PRIVATE SELLER OR DEALERSHIP

Before you buy

Bring a clearer plan to your next used-car visit. Use this checklist to collect evidence, ask better questions and leave room in your budget for what comes next.

Vehicle / year / model

Mileage

VIN

Seller / dealer

01 Before the visit

☐ **Collect the basics before traveling.**

Ask for the VIN, asking price, mileage, service records and known issues. Save the listing and the seller's answers.

☐ **Check the story against the documents.**

Review vehicle-history information and open recalls. Plan to match the VIN on the vehicle with the title and other records; a history report cannot replace an inspection.

☐ **Arrange an independent inspection.**

Ask whether a mechanic you choose can inspect the vehicle before purchase. Agree on a safe location, permission and any inspection fee in advance.

02 At the vehicle

☐ **Record observations and unanswered questions.**

Note visible damage, tire condition, leaks, warning lights, unusual sounds and missing records. Photograph concerns with permission; let the mechanic assess their cause.

☐ **Review the inspection findings together.**

Ask what is confirmed, what needs further testing and what work may be urgent or upcoming. Request written repair estimates before setting your final offer.

Stay within your experience: do not crawl beneath an unsupported vehicle, touch hot engine components or drive a vehicle you believe may be unsafe. Arrange professional help.



LOOK BEYOND THE ASKING PRICE

Check the full deal

Use the inspection report and your own estimates to compare the purchase with your budget. Leave unresolved items visible until you can verify them.

03 Get the terms in writing

- ☐ **At a dealership: request the full out-the-door price.**
Ask for itemized taxes, title/registration, dealer fees and optional add-ons. Read the Buyers Guide and written warranty or as-is terms; confirm any promises in the paperwork.
- ☐ **With a private seller: confirm identity and transfer details.**
Check the seller's authority to sell, title status and any lien. Use written sale terms or a bill of sale as appropriate; verify your state's title, payment and transfer requirements.
- ☐ **If financing: review the complete borrowing cost.**
Compare APR, loan term, amount financed and total payments, along with insurance and ongoing vehicle costs. A monthly payment alone does not show the whole cost.

04 Build your purchase budget

A	Your purchase budget	\$	
B	Proposed vehicle price	\$	
C	Estimated taxes, title/registration & other fees	\$	
D	Repair / maintenance reserve	\$	

Budget remaining = A - B - C - D \$

Unresolved items / next step before committing

Buyer education: [FTC - Buying a Used Car From a Dealer](#)

Texas guidance: [Texas Attorney General - Buying a New or Used Car](#)

General buyer education. Requirements vary by location and transaction; confirm current rules and exact costs.