

TAKE THIS TO THE CAR

THE USED CAR INSPECTION CHECKLIST

Everything from the handbook, condensed into four pages you can hold in one hand.
Print it. Fold it. Fill one in per car.

Daylight. Flat ground. Dry.
Never in the rain, never at night.

Engine stone cold.
Say so when you arrange the viewing.

Bring a friend.
Second pair of eyes, and harder to hurry.

THE KIT — ROUGHLY \$90–\$250, REUSABLE FOREVER

FLASHLIGHT AND MAGNET

A bright LED torch, not your phone — you need both hands. A cloth-wrapped magnet for filler, remembering it tells you nothing on aluminum or plastic panels.

PAINT GAUGE AND TREAD GAUGE

The paint gauge is the most information per dollar here. Three readings a panel, written down. The tread gauge replaces guessing with numbers at three points per tire.

OBD DONGLE AND GLOVES

A \$20–60 adapter reads stored codes and whether they were recently cleared. Gloves and a paper towel for dipsticks, fluids and wiping the exhaust tip.

WALK AWAY — NO MATTER THE PRICE

- **Frame or structural damage**
- **Flood history** — and **any** flooded electric car, at any price
- A **branded title** you did not go looking for
- Evidence of an **emissions delete** on a diesel
- A seller who **refuses a pre-purchase inspection**
- A seller whose **name is not on the title**
- An **odometer** that disagrees with the records or the wear
- A **VIN that does not match** across the car's locations
- An EV with an **open battery recall**, or health well below its cohort

THIS CAR

Year / make / model _____ Mileage _____ Asking _____

VIN _____ Seller _____ Days listed _____

Floor _____ Market _____ Retail _____ Out-the-door quoted _____

My walk-away number _____ Insurance quote on this VIN _____

HOW TO USE THESE FOUR PAGES

PAGE 2 — AT HOME

The desk check. Twenty minutes and a few dollars, before you spend a Saturday driving to see anything.

PAGE 3 — AT THE CAR

The walk-around and the flood check, in physical order. Write your paint readings straight onto it.

PAGE 4 — THE DRIVE AND THE DEAL

The test-drive route, then everything that happens after you agree a number.

WILL C. VOGEL

Companion to *The Used Car Buyer's Handbook*

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BEFORE YOU DRIVE ANYWHERE

Twenty minutes at a keyboard eliminates more bad cars than any inspection. Do all of it before you spend a Saturday.

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PRICE THE SAME CAR THREE WAYS BEFORE YOU TALK TO ANYONE

THE FLOOR

instant cash offers

Binding. Nobody sells below this.

THE MIDDLE

market value, private party

Where a fair private sale lands.

THE CEILING

dealer retail

Where a dealer starts.

A fair dealer price sits between the middle and the ceiling — and closer to the middle the longer the car has been sitting on the lot.

THE DESK CHECK

- ☐ **VIN obtained.** No VIN in the listing is a reason to move on.
- ☐ **Free recall check** at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls). Federal law does **not** stop a dealer selling a used car with an open recall.
- ☐ **Free VIN decoder** — does the car match the listing? Wrong engine or body means stop.
- ☐ **NMVTIS report bought** (a few dollars). The only history source anyone is **legally required** to report to.
- ☐ **Free stolen-and-salvage check**, and the free flood check.
- ☐ **Photo of the title requested** — and the name on it matches the person selling.
- ☐ **Priced three ways:** instant-offer floor, market value, dealer retail.
- ☐ **Out-the-door price requested in writing, by email.** Advertised prices are not comparable.
- ☐ **Engine and model year searched** for recalls, class actions, known failures.
- ☐ **Timing belt or chain?** If belt — what interval, and is there a receipt?
- ☐ **Viewing arranged in daylight, on flat ground, engine not started or moved.**
- ☐ **Pre-approval in hand** from a bank or credit union. Beats the rate markup, and makes spot delivery impossible.

CURBSTONING — THE FAKE PRIVATE SELLER

- ☐ Price well below market with no reason given
- ☐ **Seller's name not on the title** — the big one
- ☐ Several listings from one phone number
- ☐ Wants to meet away from home
- ☐ "Selling it for a friend" or a deployment story

Ask how long they have owned it, then check that against the title issue date. A curbstoner cannot answer that well.

THE EMAIL TO SEND

"I'm interested in stock number ____, VIN _____. Could you send a written out-the-door price including all fees, taxes and dealer-installed accessories? I'm comparing final numbers rather than advertised prices."

Doc fees average about **\$488** and run from nothing to over \$2,000. Only eight states cap them. Where add-ons are charged they average **\$1,190**.

NEVER

Never wire money. Never pay a deposit on a car you have not physically seen. Never use an "escrow service" the seller recommends.

If anyone asks for a wire transfer or gift cards, it is a scam — every time.

AT THE CAR

Left front corner, walk clockwise, then crouch, then open things. Compare the car to itself — the finding is where it stops matching.

THE WALK-AROUND

- ☐ **Touch the hood and exhaust** — genuinely cold? If not, reschedule.
- ☐ **Smell test first**, before anything else. Then two minutes inside, windows up.
- ☐ **Stand twenty feet back** and sight along each flank at a shallow angle.
- ☐ **Panel gaps** even along their length, and **the same on both sides**.
- ☐ **Paint readings — three per panel, written down**. Looking for the one that disagrees.
- ☐ **Every door jamb opened** — overspray, and a jamb a different shade.
- ☐ **Fender and hood bolts** — cracked paint, turned witness marks.
- ☐ **Glass compared pane to pane**. One different brand is the finding.
- ☐ **Tires**: all four match? Date codes. Tread at three points. Wear pattern.
- ☐ **Rust** — rockers, arch lips, subframes, brake lines, spring perches. Surface, scale, or perforation?
- ☐ **Fresh undercoating** is a red flag, not a selling point.
- ☐ **VIN matched** — dash plate, door label, any stamping, and the title.
- ☐ **Fluids**: oil level and condition, coolant translucent, brake fluid color.
- ☐ **Battery date code**, terminals, hold-down present.
- ☐ **Leaks** under the car and on the ground where it was parked.

FLOOD CHECK — EVERY CAR, EVERY STATE

- ☐ **Smell** — musty, or heavily deodorized. Both are bad.
- ☐ **Spare well** — lift the floor, take the spare out. Silt, tide line, rust on the clips.
- ☐ **Carpet edge lifted** — look at the **padding**, not the carpet.
- ☐ **Seats slid fully forward and back** — bright or scarred mounting bolts.
- ☐ **Seat belts pulled fully out** — silt or a water line at the very end.
- ☐ **Under the dash** — rust on bare unpainted brackets.
- ☐ **Lamps** — fogging, or a water line on the lens.
- ☐ **Wiring** — brittle, or green and white powder on connectors.
- ☐ **Anything suspiciously new** — carpet, headliner, one seat.

THE ONE ABSOLUTE RULE

Never buy a flooded car. It is invisible at purchase, it gets worse forever, and it cannot be repaired.

Never, at any price, in any condition, buy a flooded electric or plug-in hybrid. Salt water in a high-voltage pack can start a fire days or weeks later. No inspection clears it.

A clean history report is evidence of no *recorded* flood damage — not of no flood damage.

AND BY POWERTRAIN

GAS. Cold-start smoke color. Wipe the exhaust tip — black and greasy means burnt oil. **Timing belt or chain? If belt, is there a receipt?** No receipt at the interval means budgeting the whole job today.

DIESEL. Walk the exhaust with a flashlight — is the filter canister there, or a straight pipe? Fluid filler present and uncapped? Tuner in the glovebox? Heavy soot behind the tailpipe? **A delete is still illegal, and every cost of putting it right lands on you.**

ELECTRIC OR HYBRID — before anything else: nothing orange is ever touched. Orange cable, conduit, clamp, connector or cover means several hundred volts, live whether the car is on or off. Look, never touch. Anything orange that is damaged, corroded or disturbed ends the inspection.

ELECTRIC. Get a real **state-of-health** number — dongle, third-party report, or a dealer printout. **The range estimate is not it.** Compare against the same model and year, not against new. Recalls clear? Warranty remaining and transferable? Both fobs and all adapters present?

THE DRIVE, AND THE DEAL

The last two things that cost money: what the car does on the road, and what happens after you agree a number.

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THE TEST DRIVE

- ☐ **Radio off, climate off, windows down.** Your route. Thirty minutes.
- ☐ **All telltales light at key-on, then go out.** The **airbag lamp must illuminate** — one that never lights may have been disabled.
- ☐ **Cold start watched at the tailpipe.** Blue, black, or persistent sweet white?
- ☐ **Full lock both ways** at walking pace — clicking, groaning, grinding.
- ☐ **Speed bump slowly** — clunks. Then reverse 100 feet and brake.
- ☐ **Rough surface at 20–30.** Does it settle after one bounce?
- ☐ **One hard stop from 40**, mirror checked. Pulsation, pull, sinking pedal?
- ☐ **Highway:** one hard merge, then 60–70. Vibration — road speed or engine speed?
- ☐ **Listen for wheel bearings** — a drone that rises with road speed, not engine speed.
- ☐ **Electrical sweep, parked:** A/C, heat, every window, every lock, infotainment, cameras, all lights, wipers, sunroof, seats, horn.

CLOSING THE DEAL

- ☐ **Pre-purchase inspection booked** at a shop **you** chose. A refusal is the answer.
- ☐ **Findings costed** and separated into normal wear versus real work.
- ☐ **Negotiate the vehicle price only.** Never a monthly payment.
- ☐ **Trade-in and financing kept separate**, disclosed only after price is agreed.
- ☐ **Nothing added in the finance office.** GAP, if needed, from your credit union.
- ☐ **Verbal promises written on the Buyers Guide** before signing — it overrides the contract.
- ☐ **Numbers on the contract checked** against what you agreed. Price, rate, term, total.
- ☐ **Private sale closed inside the seller's bank.** Solves payment, lien and title at once.
- ☐ **Title signed by the person on it**, matching photo ID. Bill of sale. Odometer disclosure. Both keys.

THE FIRST WEEK

Insurance active before you drive. Recall check re-run. Title transferred inside your state's deadline.

Oil and filter changed regardless of what the records said. Tire pressures set, spare checked.

Second key priced — and cloned while you still have a working one. It costs more than people expect.

AND REMEMBER

There is no cooling-off period. No returns. Once you sign, it is yours — which is why all the effort belongs before the money moves.

There is always another car. Being genuinely willing to leave is the most valuable thing you own in that parking lot.

WHAT I FOUND

Cost to put right _____ My offer _____