

# Who Is Your Friend When Buying a Used Car?

The Ultimate Insider's Guide for Savvy Savers





You are One-of-a-Kind,
Your car should be too.
We are the experts and we
can help you get the right car.

We have access to thousands of cars daily from local California auctions. We can search for a car of your dreams and have it delivered to you within days. That is one of the advantages of buying a used car from a used car dealer vs. a new car dealer.

## **WELCOME**



Buying a used car has definitely been a challenge for many of us. Here at Vio's Auto Sales we would like to share few tips with you on how to make the experience more enjoyable. This is the ultimate insider's guide for savvy savers who want the best of the best-at the best price, of course.

## **TABLE OF CONTENTS:**

Insider Tip#:	More Treasure, Less Hunt	.4
Insider Tip#2	2 Cars and financing	.7
Insider Tip#3	Invest in value for a lifetime of mileage	9

# Insider Tip#1 More Treasure, Less Hunt

When starting a search for a used car we always think that we will get a used car that is almost like new. Ninety nine percent of times that is not the case. So, here are few tips to make your hunting easier:

- Make sure you ask for a history report of the vehicle
- Check JD Power or AAA ratings of the vehicle you wish to purchase. Many times cars look cool to drive, but that is not the case when it comes to maintenance
- Make sure you are getting a real gem and visit
   Kelly Blue Book, to see what is the resale value of the car you wish to purchase



#### **HISTORY REPORTS:**

There are many history reports on the market. As of July 1<sup>st</sup>, 2012 the dealers are required by law to run an <a href="MVTIS">NMVTIS</a> report on each used car they buy prior to them selling it. This provides data if the vehicle has a branded title; salvage, flooded, unknown miles, and much more. It shows title history in all states and if there are any liens against the car.

We use <u>AutoCheck</u> reports to check vehicle maintenance history. AutoCheck is not required by law, but it is a company that is owned by Experian and they provide reliable history reports. The maintenance reports are somewhat accurate and they do not disclose everything. Once you are ready to buy it is always better to have your vehicle inspected by your mechanic no matter what kind of a warranty you get. But, remember, you are buying a used car, so you should be open to imperfections.



There are many resources now days to help you buy a used car, but not enough time to check it all out. We have provided you with few most trusted names that can help you make the best decision in buying and financing a car.

## Insider Tip #2

## We know cars and financing



Cash is King! We all know that. If you have it you will be able to get the best price and the best warranty on your car.

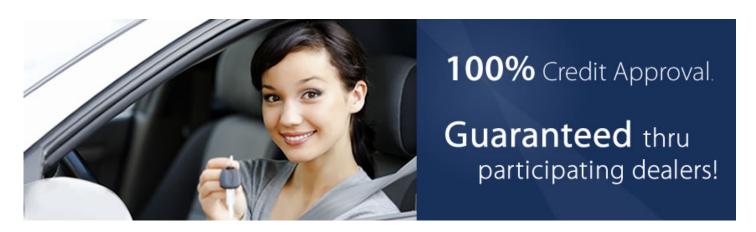
Good credit is not easy to have and cash is even harder to get. Financing is many times the only way to go.

Often times banks don't just take in consideration what kind of a score you have, but how long you have been at your job and obviously how much is your monthly income. These factors will affect you car buying decision.

So, your financial situation might change your car buying decision. Don't be surprised! Here at Vio's Auto Sales we can help you overcome those obstacles.

#### FINANCING OPTIONS:

There are many ways to get financing. Some consumers seek pre-approval through their banks or credit unions, and some get financing through dealer affiliated auto financing banks. Dealers often times might be able to provide a better rate(as low as 3.9 a.p.r on approved credit) than your local banks, because of their relationships with auto financing companies. Consumers with low credit score often run into these difficulties. One of the banks that guarantees credit approval for consumers with *low credit scores* (as low as 500) is Credit Acceptance. Credit Acceptance works through participating dealers only! Vio's Auto Sales is one of those dealers.



# Insider Tip #3:

When you invest in Value you get a lifetime of mileage



Every used car has been maintained and driven differently. It is almost impossible to make every used car be like new, even thou every customer wants that. There are few things you want to consider when you are ready to purchase your used car:

- Has the dealer performed a thorough inspection besides just doing a smog & safety inspection?
- Does the dealer provide any dealer warranty(at no additional cost) or extended warranty?
- If buying from a non-franchised used car lot, does the dealer have a mechanic on premises (this is a good indicator that they care about their customers).

#### **WARRANTY:**

Many reports suggest not to purchase an extended warranty. Well, we disagree on that when it comes to used cars. Vio's Auto Sales recommends you purchase an extended warranty on any used car, not because of dealer profit, not because the dealer might have not done the inspection properly, but because a used car is a high liability product. What we mean, a dealer could have done everything needed to the car prior to sale, but it could happen that you drove over something the first day and damaged some parts, and these parts can be expensive.



#### At Vio's Auto Sales

we got you covered. Not just do we help you find the right car, and get financing but we can help you maintain your car too.

Our service department has a factory trained and certified technician for all your service needs with factory or after market parts and labor prices that you can afford.

