



Tips: Buying a car

Before you buy:

Decide what you can afford. Don't forget to factor in insurance, parking, gas, and maintenance costs.

Narrow your search to the type of car that fits your needs.

Research the car's value.

Look into financing before choosing a car. Ask about financing terms, the number of months, down payment, interest rates, and finance charges.

Check your car dealer's license at verify.tn.gov. All Tennessee auto dealers must be licensed by the Motor Vehicle Commission. Licensed dealers are required to disclose that they are a dealer in all forms of advertising, including social media, by including either their business name or license number.

At the sale site:

Examine the car carefully. The Tennessee Motor Vehicle Commission offers this detailed guide on what to look for. You can also get a vehicle history report at vehiclehistory.gov.

Get the mileage in writing and ensure it matches the vehicle's odometer.

Review the contract carefully. Make sure all agreed upon repairs and warranties are written on the purchase contract before you sign. Never sign a blank, incomplete, or unclear contract or buyer's guide.

If purchasing a used car, have an independent mechanic check the car. Do not buy a car if the dealer will not let you have it inspected. Many safety defects will not be identified during a standard inspection so you should also check for recalls.

Ensure you have copies of all paperwork. Don't leave without copies of everything you signed.

Print and save a copy of advertisement that you saw promoting the vehicle. Keep it with your important papers.

If the dealer is to complete the title work for you, be aware that you may be asked to sign a Limited Power of Attorney authorizing the dealership representative to sign your name to the title and registration documents. Read this form closely and get a copy before leaving.

If you feel you have been treated unfairly, and you have not been able to reach a satisfactory resolution with your car dealer, you may file a complaint with the Tennessee Motor Vehicle Commission. They are also available for questions online and at 615-741-2711.



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