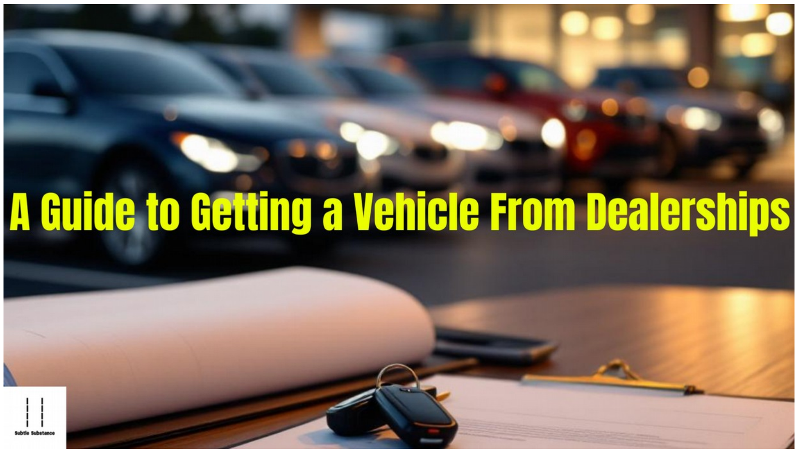
A Guide to Getting a Vehicle From Dealerships.



Note: This is complementary with Now You Know #6- 3 Secret of A Vehicle Dealership. and the Truth In Lending series of videos on both YouTube and the Patreon page.

Getting a vehicle in today's world should not be a headache, but sometimes it can be.

We have years of experience in buy-sell patterns, we have technology to make it easier, we have legislature, we have people who have gone through the experiences of purchasing and transferring these same vehicles, yet vehicle purchases at North America, is one of the greatest risks an adult can take.

The moment we step away from the dealer's parking lot, we are carrying several tons of liability that is physically controlled with simple shift of weight of the toes and fingers.

We bear the burden of expenses not limited to gasoline cost, electricity cost which also cost gasoline burned to recruit electricity if it is an electric vehicle, cost of repair, cost of maintenance, cost of holding the risk transfer policy called insurance, cost of other's negligence that carry around another several tons of machinery on the road etc..

The greatest of all those risks though, is with those the tool is obtained from; the dealers themselves.

The risk involved in a third party not only selling your data to data brokers who use your identity for the purpose of tracking, marketing and subtle control, but to also make $$$$$$$$.

Each dealership you see makes $ for every vehicle they sell that the consumer continues to remain in the loop of debt with because the vehicle maker have quotas for the dealer not just based on what the dealer sells, but based on **how long each consumer keeps the vehicle financed.**

The vehicle makers keeps track of this every year, 3 years, 5 years, 10 years so that the data could be shown to their investors to say "So look, most who used this particular make and model bought from dealers kept it, so you should give us more money to create a 2030 version of this".

What this means is that it is in the best interest of the dealer and the vehicle maker for the every day men and women to lease or finance these vehicles. Regardless of the MSRP, the higher it ends ups selling, the higher the rates, the higher the terms, the better, because it looks good for them and their investors will hand them higher $$$.

The primary goal of the every day man and women seen as useless eaters is :

(1.) To walk into a dealership as informed as possible.

It keeps the predator from feeding on you more than is needed and the best approach is to ask questions.

The greatest form of communication skill besides listening that anyone can learn, is **the ability to ask questions.** If you practice the art of making at least 70% of your interactions forms of questions, your growth in anything in life will skyrocket along with lifestyle satisfaction.

This is because questions, while they may seem to be an element of uncertainty, they make clear statements without clearly stating them. Not as a result of sarcasm or rhetoric, but by the nature of the question itself, there is an implied foundation of awareness of where the question is derived from. In order for the one answering those questions to do so

effectively, they must automatically also assume that the one asking the question has a certain level of foundation.

This is the main purpose of this guide. To arm the everyday man and women with a beneficial stance via questions.

Whoever asks the question is in control.

Control is the goal of all predatory systems such as vehicle purchasing and selling business like that of dealerships.

The most effective way to retain your own control and avert that of the predator is to ask questions.
A predator has 1 weakness, which is the competence of the one perceived as a prey.

But the prey must execute it in a manner that does not alarm the predator so that it does not see the table is flipped so soon. So that it feels that its predatory instincts remain in tact. You win, it wins.

This is done in form of good faith, competent questioning that forces the stance to change.

Dealerships and their sales people need the money so merely asking them questions will not cause them to "turn you down". So do not hesitate to ask questions as it only benefits you.

In fact, what I will do is hand write these questions, take a notepad of sort and a physical pen with you, not a digital notepad. Then tell them, " I wrote these down while I was shopping at other dealerships, I am just car shopping and I have a few things I need to check off my list just to be sure I am committing my money and time in the right place"

This statement alone paired with a **hand written question and a pen to scratch it off in front of the predator** does one simple thing. It brings them back to Earth subconsciously that they are there to give you a helping hand, rather than screw you over. It shows them you trust them enough to answer your questions, but you are meticulous and are willing to take your sweat equity else where before committing to a relationship with a crazy institution that will stonewall and manipulate anyone they interface with.

These are the categories of what I used to write down when I shopped for vehicles. Please note that fleet vehicle issues slightly differ but the majority of the workings remain.

This is what I do.

You know how you go home shopping and just do not select a place you call home because it looks good, or how you actually use the mutual courting process of a wife or husband similar to a job interview with someone you potentially will spend the rest of life with? Well the same ought to be done with that thing that you will use for locomotion.

Take it that serious, even if the other party feels that it is weird.

In today's world, fitting in does no good. Everyone has been doing the same thing as the next man and woman and all it has done is create a system fo serfdom that people silently duffer in while smiling and pretending it is fine.

The closer you get the $ amount down at the beginning, the easier it will be to discharge the vehicle liability involved. For other types of properties this may be the opposite.

As simple as it is, asking question does in fact lower prices of things purchased.

The price tags and the pieces of papers that people slide across the dealership table are not final.

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The entire process of purchasing a vehicle is a negotiation.

Preferably, I would humbly suggest that people just purchase vehicles from private users on car selling platforms. Of course do the due diligence of the validity of the title and VIN , test drive it, check the computer system using a code reader, do physical inspection of the windows, whether the keys opens both the door and turns on ignition, leakages, smells inside and out, and meet only during the day time at a public location, preferably near the vicinity of police stations. Not because there is true public trust in such proximity being a

protection --if someone will harm you and they mean it, they will do it regardless of location --, but those with ill will in shaky transactions often want to reduce their trail of bad acts, and remaining far from police stations is one of their sensible recautions. Purchasing private seller vehicles are the best if you have the cash in hand. Most dealers do over price their vehicles, the same ones you can find from a private seller for better price, no adhesive contract. If you find that a dealer is what you prefer, then be sure to have these questions in hand, physically:

"What monthly payment can you afford?" is really the confines of conversation most dealers and their sales people want to place you into, but do not let the interaction collapse into that limited scope that they hope you tag along with.

Ask about more than the vehicle.

Ask about the dealership, ask about the one standing in front of you looking at you.

<u>**Ask about the dealership**</u>:

> **Is the legal name of the dealer selling this vehicle different from the one posted outside?**
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> Who is the actual seller on the purchase contract?
>
> Is this dealership independently owned or owned by a larger dealer group? (If it is the later, they will often outsource the collection of the finance and lease amounts)
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> Are you guys licensed in this State?
>
> is the manager the one that is authorized to sign the purchase agreement on behalf of the dealership?
>
> Who will be my point of contact if there is a problem after the sale?
>
> Is the vehicle being sold directly by the dealership or on consignment?
>
> Are there any dealer-installed products or charges already included in the advertised price?

Are there any mandatory dealer fees that were not included in the advertised price? *Tag this with your pen and later ask for it to be waived, it may not be waived but they will reduce it if you go for the waiving.*

Are there manufacturer rebates or incentives applicable to this vehicle, the last dealership I went to had one of these for this same make and model I am looking at. *This forces them to reduce the price in one way or another as they need each sale and are competing with other dealerships, even if one dealer own several dealerships in the area under different business names and types of vehicle sold. I they ask of which dealer you refer to, tell them it is out of State. This shows your willingness to branch out and find what fits you and you are willing to walk the f*ck off.*

Which incentives am I actually receiving, and what qualifications are required for each? *Do nOt ask 'are there any incentives?' Ask WHICH....*

Is the advertised price based on using dealer financing? *if it is, these are the types of dealer that will sell you a vehicle and stonewall you.*

Is the advertised price contingent upon a trade-in? *if it is, these are the types of dealer that will sell you a vehicle and stonewall you.*

Is the advertised price contingent upon purchasing any add-on? *if it is, these are the types of dealer that will sell you a vehicle and stonewall you.*

The most important question before financing matters:

"Please give me the complete out-the-door price in writing, before we discuss financing."

The purpose of all that? <u>It forces the vehicle transaction to be established independent of the loan talk</u>.

This is something soooo many people fail to do which causes the trained sales personnel to homogenize the loan negotiation with the vehicle transaction negotiation. Most do not realize that these two negotiations -- vehicle transaction, a.k.a the vehicle cost and value versus the loaning of the cost itself-- are two completely separate worlds of negotiation.

To reiterate: **The negotiation of the cost of the vehicle is one, the negotiation of the loan of that cost of the vehicle is another.**

Besides setting the foundation for and actually negotiating properly, the dealership-centric questions also proves their intent in the future.

Next ask questions directed towards the sales personnel

"I am ****your name***, and you? This is less awkward than "What is your name?" dictator type of interaction. It is an even exchange, but all of this is being preserved."

Are you authorized by the dealership to make representations concerning the vehicle's price and condition?

Are you authorized to negotiate the purchase price? *This kills the needs for them to play the bs game of "I am gonna go check with my manager". If they say they can not negotiate, then just tell them you want to directly negotiate with the manager and you are in no rush and are willing to wait while they answer other customers. Word for word, say that. You are considerate and are aware they have a business to run, and you are willing to work with them.*

Who has final authority to approve changes to the purchase price? *This may sound repetitive to you, but sales people are well trained to bullshit their way around questions so in case they do that with the prior one, get straight to ti with this one.*

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Only after those questions do you begin price related inquiries -- not credit related yet -- as follows:

What is the manufacturer's suggested retail price a.k.a MSRP?

What is the actual selling price?

What dealer discount is being applied with the sale of this vehicle?

What manufacturer incentive or rebate is being applied with the sale of this vehicle ?

Are there any conditions attached to that price?

What is the exact destination/freight charge? T*his is if you intend to have it delivered.*

What dealer documentation fee are you charging?

What other mandatory fees are being charged?

Which charges are government charges and which are dealership charges?
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Then hint at credit related question:

“If I pay cash or obtain financing from my own bank, does the vehicle price change?”

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Then ask about the vehicle itself:

When you ask about the vehicle, skip the bird brain bs like the trim, make model, VIN # etc. You already know this before stepping in there, and the assumption is that the VIN is not washed lest they be held liable as all the information will be on the closing documents. The onus if on you to verify and match the VIN on paper with t he VIN # on the vehicle. You must do this yourself. Asking them about this is useless.

Has the vehicle ever been damaged?

How many mileage is on it?

Has it ever been involved in an accident while in dealership possession?

Has it undergone bodywork or paintwork?

Has anything been replaced or repaired?

Are there any open recalls?

Can I see the manufacturer's window sticker?

Can I see the vehicle history available to the dealership?

Can I inspect the vehicle before signing the final paperwork?

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Then ask about the warranty:

When does the warranty period begin?

Is there a separate power train warranty?

What maintenance is required to preserve the warranty?

Are there mileage limitations to the warranty?

Are there exclusions I should know about when it comes tot he warranty?
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Only then do you get into financing questions, if they try to speak about financing before all that, stick with your questions and tell them you do not intend to speak of that just yet until the basics are known for you to move forward. Financing is assuming you are ready to close on the deal:

Just so you know, **whenever a dealer finances a vehicle, they will always charge you a higher rate.**

<u>They call this the "contract rate". The rate you want is the "buy rate".</u>

This is how it works, the "lender" that 'approves' the loan gives a rate based on the approved credit profile history. This is called "contract rate".The dealer then comes and add a few more numbers to that rate and the monthly payment, this is called the "buy rate". This is **one of many ways** in which dealers use the contract as a slush fund and violate Truth In Lending Act.

When you begin the finance question, it will only be directed to the manager or the finance and insurance personnel. This is not entertained with the sales personnel. At this point, with all the prior questions, when you ask for a "F&I manager" or "someone who deals with the finance and insurance". The sales man or woman will be happy to gtfo from your sight and go get someone else. Tell them you are willing to wait. So be sure you actually have time as sales people can sense your own sense of urgency and will use it against you **at any point.**

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Here are the real financing questions:

1. I'd like to speak with the finance and insurance person about some financial matters that I will go over with my accountant and I do not want any misrepresentation from anyone who does not specialize in finance and insurance a sit involves tax and accounting. *Just like they will shun you and tell you "get an attorney", you do just this on them by pulling the reverse Uno card.* <u>*If they refuse to bring that personnel which there ALWAYS is one, then you know automatically from this point that the particular dealership is NOT FOR YOU. WALK AWAY.*</u>
2. Who is the actual creditor/lender on the loan that will finance this vehicle I am prepared to purchase?
3. Is the dealership the creditor, or are you arranging financing with a third-party lender?
4. Which lenders did you submit my application to? *You have the right to know this.*
5. Which lender approved this loan? *This is even more important than the prior question as you will be taking note of all of this, and you will be letting them see that you are taking note of it all. They usually change this after you enter into the contract.*
6. What is the lender's name and address?

7. Who will own or service this loan after I sign? *The servicer can legally be different from the alleged creditor. It is often baked into the language of the contract.*

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If they pass the last stage, then comes the interest rate questions:

7. What is my interest rate?
8. What is my APR?
9. Are the interest rate and APR different? Why?
10. Is this the lender's buy rate or the dealer's contract rate?
11. Did the dealer add anything to the lender's offered rate?
12. What would you be willing to negotiate the interest rate to?

The most important Interest Rate/Finance Question:

“What rate did the lender offer the dealership, and what rate are you offering me?”

When you contact the underwriter for the loan, you will ask them for all documents pertaining tot the lender's approval of the loan... not the dealership documents that they slide in front of you to sign.

Note that the dealer may not want to disclose the contract rate to you, so if they play dumb or refuse, then leave it be as you know what to do to obtain that information. You asked them so they know not to do silly things to dig into your pocket. Most don't realize that the $1,300 vehicle payment they make monthly thinking it to be a good deal really was suppose to have been $657 monthly.

Now that is appalling.
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Now you ask about Truth in Lending Act.

Before signing, ask:

"Okay, I am ready to review the complete and full Truth-in-Lending disclosure so I can review it before signing the credit agreement. "*This means if they had placed the disclosure in front of you and you begun entertaining TILA matters before you were able to exhaust those prior questions, you have failed yourself. Do not let them rush you to sign sh*t.*

What is the APR is that on here? I dont see it? *Now begin to play stupid.*

What is the finance charge?

What is the amount financed?

What is the total of payments?

What is the total sale price?

How many payments will I be making?

What is the amount of each payment?

How soon is the first payment due?

What is the loan term?

Is there a prepayment penalty?

What are the late-payment charges?

Are there any balloon payments?

Are there any late fees charged?

Is the interest calculated using simple interest or another method?

Is there any deferred interest?

Are there any fees incorporated into the amount financed?

Does the amount financed include any products or services I did not independently request?

So is this TILA disclosure completely filled out, and does every number correspond to the purchase agreement I am signing? *They will always fail this question just so you know.*

All those are precisely the required Truth in Lending disclosures in summary, if all those legalese were to be put in form of a question that if inaccurate is prosecutor not only against the dealer,
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but the assumed "lender" also because the f*ck up of the dealer via their greed and gluttony smears on the lender also as you were given the impression in good faith that such dealer's decisions were that if the lender's.

Only after the TILA questions have been exhausted do you ask about the down payment. These chronology matters since the preceding ones naturally speaking are the steps to qualify the ones after them, contractually speaking. Each are separate issues that most dealership's employees pretend to treat all as one popsicle with different colors on the same stick and they hand it to you hoping you suck:

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These are the down payment questions:

Where is that down payment amount shown on the purchase agreement? *Write this page down on your pad.*

Does any part of my down payment reduce the actual amount financed?

Is any deposit refundable?

Under what circumstances would the dealership retain my deposit without refunding it or adding it to the total cost?

If financing is denied, what happens to my deposit?

If the financing terms change, can I still cancel the transaction and recover my deposit?

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Then enters the conniving dealer add-ons. Another way dealers put money in their back pockets:

Add-ons you never asked for or need is another way to substantially increase the amount financed.

Here are add-ons in case you were not aware of what they are:

(a) GAP products, (b) service contracts, (c) warranties, (d) window etching and (e) 'other dealer products'.

Add-ons are optional. They are not required for you to purchase or finance the vehicle.

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What add-ons are included in this transaction?

What is the cash price of each add-on?

What is the total amount I will pay for each add-on if financed?

What is the cancellation policy for these add-ons?

Who is the actual provider of the product?

Is this product required by the lender?

Is this product required by the dealership?

Where does the contract say it is required?

Let us remove this product and recalculate the financing? *Not "can you remove this add-on product?" It is "Let us..."*

After that be VERY SURE THAT THE CONTRACT REFLECTS THE REMOVAL! The contract governs the binding effects, so words dont mean sh*t with dealers. Words are not their bonds. Benjamins are. So have them re print over... and over... and over and have then **show you where it was before and compare it to the newly printed one. So do not allow them to tear the old one or shred it, compare the prior contract and the newly printed one where they removed the add-on clause mess. In other words "Okay so where is the part where the optional product was removed from the old one?. where is the part where the optional product was removed from the new contract?"**

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Then comes the GAP insurance questions.

You know why GAP insurance questions are crucial?

Take a moment and read what GAP insurance stands for: "Guaranteed Asset Protection insurance. Whenever a vehicle is written off, stolen, or totaled, this insurance covers the cost.

Most who finance or lease vehicles at North American

just

dont

know

this.

GAP insurance covers the cost of the difference between the sale price of the vehicle and the amount left as "owed" if any of the aforementioned occur to the vehicle. Now that you know, ask about it because it is important. The key though is that not all dealers offer this and it is not mandatory for dealers to offer GAP insurance, likewise, the "lender" cannot mandate this of you the alleged "borrower". GAP insurance is separate completely from the regular liability or full coverage insurance usually associated with vehicles:

Is GAP insurance offered on this? *If the answer to this is a"no", then there is no need to continue further.*

So what does it cover

What does it exclude?

What is the GAP premium?

Is it financed?

How much interest will I pay on the GAP premium?

Can I purchase GAP elsewhere?
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Can I cancel it later? *This later cancellation is asked because some dealers may insist that if it is offered, it is because they want to assure it leaves their lot covered against their loss. So you must ask about how to cancel it the moment an inch exists between you and that dealer's lot.*

What happens to any unused portion if I happen to pay off the loan early?

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Then you ask about the "payments of the debt" before the credit check related questions:

What is the total amount financed?

What is the total amount I will pay if I make every scheduled payment?

How much of that difference is finance charge?”What is the payment at 48 months?

What is the payment at 60 months? *They have a calculator for this always nearby on their computer tabs or an actual physical amortization calculator.*

What is the payment at 84 months? *They have a calculator for this always nearby on their computer tabs or an actual physical amortization calculator.*

What is the total cost under each option? *In contracts, there are terms called "option", most vehicle purchasers* ***have no idea about the option clause, ASK ABOUT IT! It entails some rights that can be beneficial to you.***

What is the APR under each option?

How much additional interest does the longer term cost me?

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Then you ask questions about credit applications

1. What was the result of the credit score? *Instead of asking whetheer they've ran it, presume they already have which affects the trajectory of what they are willing to reveal to people. Most of the time they run credits, they will tell you that they have not done so.*
2. Which credit reporting agencies were contacted?
3. How many lenders received my application?
4. Which lenders made credit decisions?
5. What is their contact information?

6. What was the credit tier result?
7. What APR did each approved lender offer?
8. Which offer did you select for me? *After running the credit report, the dealer actually has the ability to select and categorize the man or woman under specific offers,* ***the etiquette is to reveal these offers to you first, but THEY WILL NOT BECAUSE THEY DO NOT WANT YOU TO SEE THE NUMBERS TO WHICH THEY ALTER IN FRONT OF YOU AT A LATER TIME.***
9. Is there a reason that lender selected?

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Once there are no red flags, from this point, you either sign it, or walk away to another dealer, if you have other locations in mind, this is the point where you tell them "Reserve the conditions and vehicle for a week, I will comeback because I have 1 more dealerships to visit.

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Now comes questions about conditional financing

1. **Is my financing final and fully approved, or is this transaction contingent upon obtaining financing from another lender?**
2. **I'd like a copy of everything I have signed here today.**
3. **Is the contract fully executed?**
4. **Has the lender actually approved the exact contract terms?**
5. **Is the APR final?**
6. **Is the loan amount final?**
7. **Can the dealership later contact me and demand different financing terms?**
8. **Does the contract contain any conditional-delivery provision?**
9. **If financing is not finalized, what happens to the vehicle and my deposit?**

Do not assume that because you drove the vehicle home, every financing issue is necessarily resolved. Read the actual paperwork governing the transaction. This is what allows the dealership to call you and tell you to come back to sign some other unnecessary re contract bullshit. So affirm that the deal is final at that point before stepping inside that vehicle to take it home.

Also, once you arrive home, search the vehicle or get someone to search it and remove the tracker. **All dealerships put tracker on their vehicles in case it needs to be reposed.**

Are you creeped out yet?
Are you wondering yet how and why the simple act of obtaining a vehicle in the "free world" is full of such bullsh*t?

One day I may explain the story of how I used to associate with these dealers for me to know all these.

Now verify the numbers yourself. Make sure these matches on all points:

1. VIN
2. vehicle description
3. selling price
4. MSRP
5. rebates
6. dealer fees
7. taxes
8. title/registration fees
9. trade-in allowance
10. trade-in payoff
11. down payment
12. add-ons
13. amount financed
14. APR
15. finance charge
16. payment amount
17. number of payments
18. total of payments
19. total sale price
20. lender
21. loan term
22. first payment date
23. late fees
24. prepayment provisions
25. warranties/service contracts

26. cancellation provisions

Yes, all of those, patiently one step at a time.

Take that which will remain with you for years serious enough for a few hours that will pay for itself to save you from years of headache.

As wild as it may sound, I personally compare the purchase of vehicles from dealerships with having anal copulation without some basic hygiene from both sides.

Yes, seriously.

These questions are equivalent to that hygienic, contractually.

It is a must, not an option.

Reminder: Be certain to obtain a copy of anything and everything you signed before leaving that building.

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Before the sales personnel leaves the picture, you can slip this question in ask you walk next to them at any point in the negotiation: "Are you receiving any commission or other compensation based on the financing or products I purchase?". The unequivocal answer to that is "**YES DUH ....WHY DO YOU THINK I AM AT WORK, YOU THINK HOURLY PAY GETS MY BILLS PAID?"** So you aren't asking this to get a "yes" or "no", you ask this to see how honest they are as a human being. Sometimes questions are honestly answered the wrong way either out of the mind allocating brain power to process something else at that point or just as a reflex, but certain things can never be answered "wrong".

Your demeanor in the entire process:

While all that is going on, do not be afraid to actually stand or sit there and stare at your paper while fiddling with the pen with each question for about 4-10 seconds.

Really, this kills the sales person on the inside and contrary to what you may think, it slows them down to **your pace.** you have to realize that you are stepping into their comfort zone, their turf and there is a collective consciousness and an energy field there that conforms all that walks in there tot he goal and intent of the establishment. Slowing down dilutes all that.

Most go into dealerships hoping to fir the role of what they see in advertisements of some corny looking dude smiling with his wife next to him, attempting to be a bot as much as possible.

You are not a bot, you are not a prop in an advertisement, you are a real, sentient living, competent being. Be just that, by caring enough about what involves you. Do not just go with the okie doke kool-aid

If you are a guy, and you have been turned down by women many times, or have put yourself in an awkward situations, then this wont be a big deal, in fact, it will be a simple fun daily activity for you.

Your intent is not to make any one upset, it is to make sure that you have all the right information about the decision you will be making that will stay with you for several years of your life, so say just that out loud. Affirmations do not have to always be "I am rich, I am wealthy". It is based on what you a re doing right there and then, say it, tell them " I am just making sure I get to all the necessary things I need to know in order to make a well informed decision". Rewire our brain at the moment so that it does not get awkward by reminding yourself of an important purpose. Crazy people do it by uttering nonsense to justifying why they do nonsensical things, why dot you use this basic brain mechanism/hack when you do things that are actually for good so that you don't get screwed.

Besides the aforementioned fact, it is your right affirmed by all State legislatures in Truth in Lending Act therein 15 usc 160, the truth in Billing Act -- if phone transactions will be involved--, Fair Credit Billing Act in 15 usc 1666, Fair Debt Collection practice Act therein 15 usc 1692 to 1692p, Equal Credit Opportunity Act therein 15 usc 1691 and no it is not just limited to benefit "minorities" or "disabled", Doff-Frank Act a.k.a Title X, Electronic Fund Transfer Act therein1 5 usc 1693, nd Payday lending Rules which I think is in 12 CFR 1041.

If I were you, I would study this point and highlight these important things and keep them in mind. Minimally, take those questions, hand write them and take them with you. Those are your ammunition. Take vehicle hoping as serious as a personal relationship or a hunt for a career. You don't want to b stuck with someone else's bs for years down the line.