



University of Central Florida

STUDENT LEGAL SERVICES

# Used Car Buying Checklist

## What to do Before You Buy!

\_\_\_\_\_ Check the **fair market value** (FMV) of the car. Use Kelley Blue Book, Edmunds, NADA car guide, Autobytel, Consumer Reports, etc., to determine the FMV. **Don't Overpay!**

\_\_\_\_\_ Check the car during daylight hours and **test drive** it under different conditions (local roads and highway?). *Warning: never buy a car sight unseen!*

\_\_\_\_\_ **Check the title history** of the car using Carfax.com or AutoCheck.com.

\_\_\_\_\_ Have the vehicle **inspected** by **an independent mechanic**. **If the car was involved in an accident**, have the vehicle checked by a **body shop** to determine extent of the damages and the quality of repairs.

\_\_\_\_\_ If buying from a private individual, **ask to see the title to the vehicle** to verify VIN and ownership. The VIN on title must match the VIN on the vehicle. **Ask to see the "seller" driver's license to ensure it matches name on the title.** If the seller does not have title or title not in their name, don't give them any money. *(The seller must sign the title over and write the sale price and odometer reading on the title, you will then take the signed title to the Dept. of Motor Vehicles to obtain a new title in your name. If seller tells you the title is held electronically, you and the seller must go to the Dept. of Motor Vehicle to complete the transaction.)*

**Caution!** If buying from a private individual, you will need to pay the sales tax when you register the vehicle. The Orange County, Florida sales tax is 6.5%. **It is a crime (misdemeanor of the first degree to report a sales price less than the actual sales price.)**

See Car Buying Tips for additional information!

**Still have Questions?**

**Make an appointment with UCF's Student Legal Services! 407-823-2538 or [stulegal@ucf.edu](mailto:stulegal@ucf.edu)**

\*\*This document is intended for informational purposes only and is not a substitute for legal advice.\*\*

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