

Buying Cars Long Distance

You wouldn't think of letting your kid buy a used car sight unseen, even in the next closest town. However, vintage car collectors regularly buy "used cars" from far distant sellers without a first-hand inspection. The result is that the collector car magazines have file drawers full of complaints submitted by readers against certain advertisers. They charge misrepresentation, false advertising or fraud, but in most cases the buyer is as much at fault as the seller. He/she acted hastily or failed to adequately inspect the car before buying (not unlike an inexperienced teen-ager might do). The usual sequence is as follows: the reader sees an ad, calls the advertiser, discusses the car, receives pictures, discusses details from pictures, makes a deal, sends a deposit (or the full purchase price) and awaits the arrival of his dream. The car arrives by transporter and the agony begins. What's wrong with this picture? More important, how can **YOU** avoid the pain and aggravation of receiving less than you thought you were getting?

The following specific suggestions are all useful and helpful when purchasing a car long distance, but none are guaranteed. Obviously nothing can replace a good, thorough and meticulous personal inspection first hand. You may be 1,000 or 3,000 miles away from the car of your dreams, but any trip to actually go and inspect it will definitely be easier to arrange than having to worry about the following concerns after the fact.

- a) Unexpected repairs and cosmetic fix-ups
- b) Litigation from undisclosed findings
- c) Personal embarrassment based on actual value of purchase or
- d) all of the above.

OK, where do we begin?

Step 1. Initial Call to Advertiser:

When you make contact, ask as many questions as you possibly can. It helps to make a list beforehand, leave space for responses and write down the answers as you get them. Note the date and time, and keep your rough call notes. As a matter of practice, keep ALL your call notes including dates and times. Ask about the history of the car as well as the details of mechanical condition, appearance and known peculiarities of that make/model/year.

Step 2. Documentation:

Get all available documentation early on, and be aware that lack thereof or reluctance to provide it is a danger signal. If the advertiser, be it a dealer, broker or individual, has documentation of the car's history, previous owners, repairs, restoration records, etc. ask for copies - even if you have to pay for them. Ask for pictures from all aspects: front, back, sides, engine, interior and even the trunk. Convertibles should include photos with the top up as well as down. You may have to pay for photos, but again, photos cost less than regret. Don't forget to ask about the title for the car. The seller should have a title and be willing to provide a copy immediately and the original at time of completing the transaction.

Step 3. Verify and Inspect:

Obviously, if you can inspect the car yourself, go and do so. If for some reason you really can't, there are two good alternatives: an appraisal and a stand-in inspector. A professional appraisal is an excellent buying tool. You receive a written report of the condition and the value of the car that is backed by a certified and qualified appraiser. You will find them listed under "Appraisers" or "Services" in vintage vehicle marketplaces such as *Hemmings Motor News* or other publications readily available on newsstands. An appraisal will probably cost \$100 to \$200, perhaps even more. Such a cost is often repaid in the end by the value of knowing the real, non-advertised condition of the car, the dollar value and what repairs you can expect to face after you get it home. Call several appraisers, and be sure to ask each for credentials, experience and the professional associations they belong to. If you can't find an appraiser or can't justify the expense, consider getting a knowledgeable stand-in to go and look at the car for you. If you belong to a car club, contact an affiliated or same-make club in the distant town. Even if you are not active in a car club, contact car clubs in the area where your prospective seller lives. Car clubs can be found listed on the *Hemmings Motor News* website at www.hemmings.com. They have over 10,000 car clubs listed. Some are national, but most are regional or local. Each listing has a contact person (usually an officer of the club) with address and phone number. The contact person will know or be able to direct you to a willing and knowledgeable member who

can go and inspect your dream. It may cost you incidental expenses for gas, tolls, phone calls or other miscellaneous expenses, but that will still be less costly than a full-scale appraisal. Your stand-in's report on the car's condition and insight into the seller's overall situation will be invaluable. Think about it – if the shoe were on the other foot, wouldn't you be willing to do a similar favor for a fellow enthusiast from far away? It might even be fun. If you can't contact a car club, there is one last shot. Call the distant police department, town office or library and explain your situation. Ask them to recommend an off-duty officer or local classic-car mechanic, and proceed to contact that person. You may have to pay for his services, but once again, anything beats buying completely blind! Your feedback from either the car-club inspector or off-duty policeman will be informal and probably consist of a telephone call. Take lots of notes and ask lots of questions, but don't put your "inspector" in the role of negotiator. That's your job, and it is not fair to delegate this task. Also, remember that the report your "inspector" provides is only an informal information source, not a legal or expert opinion. You can't use that report as the basis for a lawsuit or complaint but merely for your own information. Now, armed with photos, documentation and an outsider's point of view about the car, you are in a better position to negotiate a purchase. Make your best deal and arrange payment, but beware here as well.

Step 4. Payment:

Some sellers will require a deposit with the balance due upon delivery. Others will require full payment in advance. Buyers prefer the former, sellers the latter. If you are nervous about sending thousands of dollars for something you haven't seen yet, consider an escrow service. There are commercial escrow services available (again look under "Services" in *Hemmings* or similar magazines) where buyers send funds to be held for release upon delivery and acceptance of the vehicle. You can also arrange such a service informally with your local bank. Talk with a loan or trust officer and explain what you are trying to do. They may be willing to act as your escrow agent, and the seller may agree because confirmed funds in the hands of a bank can be wired rather than mailed to the seller's account.

Step 5. Transport:

Sellers sometimes arrange transportation of the vehicle with funds to be collected by the driver upon delivery. Some sellers simply arrange for transport as prepaid. Generally it is the buyer who pays, even if the seller makes all the arrangements. Either way, the transporter perceives that his loyalty is toward the seller, so he acts in the interest of the seller. That is not always in the best interest of the buyer. You can turn this situation around completely by letting it be known early in the buying process that you will be taking care of transportation. It does add to your hassle-factor, but it is definitely in your best interest. You can also find available transporters in the "Services" section of *Hemmings* and other car magazines. Call several different transporters to compare their pricing information, delivery times and insurance coverage. Make sure you get firm commitments. If you choose a low-cost carrier, consider getting your own transportation insurance through your regular agent and company for this one-shot haul. It is low in cost and well worth it. It's not a bad idea to ask the carrier to take a full set of pictures of the car just before loading, or ask the seller to take them. It is great documentation and may prove very helpful later if you have a transport damage claim. Take another full set of pictures as the car comes off the delivering carrier, particularly if there is damage evident or the car has been a long time in transit. Again, your cost and effort will be more than repaid if there is a claim. Also, your pictures may show discrepancies between what the seller sent originally and what rolled off the carrier. Check closely to see if you really did get everything you saw in the original documentation?

Step 6. Delivery:

At the time of delivery, make certain that you have received all of the required papers: Bill of Sale, Title, maintenance records, owner's manuals, related shop manuals, warranties, previous photos and any other additional paperwork.

Final Thoughts:

Do anything you can to avoid buying even a sure show winner sight unseen! Failing that, develop confidence in your purchase by documentation, appraisal or stand-in inspection by a knowledgeable third party. Control the transaction, the payment and the transportation on your own terms. Remember, it's your money!