

## Buying a Vehicle on the Internet

One out of every four cars bought today is found on the Internet. Unfortunately vehicles listed online could have hidden problems such as odometer rollbacks, flood damage or non-working air bags and are sold to unaware consumers. If you are buying a vehicle online take advantage of the following tips.

### Do Your Homework

If the vehicle is titled in Florida, you can access "[Motor Vehicle Check](#)" on the Department of Highway Safety and Motor Vehicles' website to see if there are any outstanding liens or the vehicle has been branded as salvage or a flood vehicle. Best of all this service is free.

There are several commercial motor vehicle history reports that can provide useful



information about whether the car has been in a crash and was reported to authorities. You can also find out whether the vehicle was ever reported as stolen, salvaged, damaged, or flooded. Records can include mundane activities like title transfers, as well as more significant activities like crashes. When you purchase a report, you'll be able to see the detail of each record so you can make an informed assessment of the vehicle's history. Some sites even offer warranty and service information. Be

sure to ask the Seller a question if you have any concerns regarding the vehicle history.

Use your discretion. If the price of a vehicle sounds too good too be true, it probably is. Use extra caution or contact the seller to find out what may be contributing to such a low price (like damage or title issues).

If the seller isn't local, determine if you will pick up the vehicle or have it shipped (typically, sellers can help arrange shipping, but buyers usually pay for this service).

### Narrow your choices

Several commercial web sites include car reviews, pricing reports and various amounts of information on a variety of vehicles. After setting a price range, you can compare dozens of vehicles online to help narrow your choices.

## Get an Inspection

If you are buying from a seller in your area, ask to take the vehicle to a mechanic who you know and trust. If they are not in your area you can schedule a mobile vehicle inspection with a professional mechanic or an auto inspection service that will go to the vehicle. Getting an inspection may be more expensive than a history report, but it could alert you to any possible mechanical or other problems that are not visible online.

## Set up a paper trail

Do not wire money to the seller; never use instant money transfer services. If you wire money or use instant money transfer services there is no paper trail indicating that you purchased a vehicle from a particular dealer and all you will have is a transfer number. Using safe payment methods for vehicles protect both the buyer and the seller. If you decide to pay in cash, do so in person. If you decide to pay in person you can either send a check or arrange a bank transfer. If the car does not show up when it is supposed to, you will need to have proof that you paid for the vehicle. Always contact the seller if you have questions about payment.

## Learn about the Seller

Learning about the seller is just as important as learning about the vehicle. A Seller should offer a detailed description of the vehicle and respond promptly to any questions you ask. Do not buy the vehicle until you have made successful contact with the seller and all of your questions have been answered to your satisfaction.

If the seller is a motor vehicle dealer in the State of Florida, you can contact the Division of Motor Vehicles at (850) 617-3171 to determine if the dealer is licensed and in good standing.

## Get the Deal in writing

Ask the seller to send you a work sheet that indicates whether the vehicle is being sold with a limited warranty or “as is.” Ask that the dealer sign the work sheet so that there will not be any surprise fees when you are ready to sign the paperwork and pay for the vehicle. Please be aware that if the vehicle is being sold “as is” it is being sold in its current condition. In these cases you may want to consider purchasing a limited warranty to protect yourself against any unforeseen problems. The work



sheet should include but not be limited to:

- Make of vehicle
- Model of vehicle
- Year of vehicle
- Vehicle identification number (VIN)
- Mileage
- Purchaser
- Seller
- Date of purchase
- Price (including any sales tax, title fees, extra warranties, shipping costs, etc.)

### **Ensure that you receive the title**

Florida law requires that Florida dealers apply for title and registration on behalf of the buyer within 30 days of delivery of the vehicle. The Division of Motor Vehicles licenses and regulates Florida dealers and helps to resolve any disputes concerning motor vehicle sales and warranty work. For assistance and local office addresses and phone numbers or to file a complaint [click here](#) or call (850) 617-3171.

### **If you feel like you have been a victim of fraud...**

If, in the process of purchasing a vehicle online, you feel you have been a victim of an Internet fraud, you should contact the [Internet Crime Complaint Center \(IC3\)](#), formerly Internet Fraud Complaint Center. You may file a complaint with the IC3 online at [this link](#). If you have questions about internet fraud or what steps to take to file a complaint, follow [this link](#) for a list of frequently asked questions.

### **Finally...**

If you purchase an automobile online from an out-of-state vendor, do not forget to pay the sales tax. The law is different in each state but Florida has very specific rules regarding internet purchases. The “use tax” applies to “items purchased outside Florida, including another country, which are brought or delivered into this state and would have been taxed if purchased in Florida.” If you have questions about the “use tax” and how it may apply to your online purchase, follow this link to the [Florida Department of Revenue](#) for more information.