

CORE BUYER PACKET

THE HOW — Organize Your Vehicle Search & Purchase

The Core Buyer Packet guides you through the practical steps of researching, comparing, selecting, and purchasing a used vehicle. It helps you organize important information, document your decisions, and keep track of details that might otherwise be overlooked.

Complete this packet once for your vehicle search. Print a separate Quick Buy Inspection Report or Full Vehicle Inspection Report for each candidate vehicle you inspect. You may use either report independently or both for the same vehicle.

AUTO PURCHASE HOMEWORK

BUYING POWER

Before shopping for a vehicle, determine how much you can comfortably afford. Establish your total purchase budget, including taxes, fees, insurance, and other ownership costs. If financing, compare loan terms and monthly payments so you know your limits before negotiating with a seller.

FINANCING SOURCES	
Lender / Pre-Qual Source:	
Maximum Approved:	
APR:	
Vehicle for Trade:	
Trade-in Value:	
Trade-in Payoff:	
Estimated Equity (+/-):	

VEHICLE TYPES

Assign each candidate vehicle a letter (A–D). Use the same letter throughout the Core Buyer Packet and its corresponding inspection report.

	VEHICLE A	VEHICLE B	VEHICLE C	VEHICLE D
Make:				
Model:				
Trim:				
Model Year:				
Asking Price:				
Seating:				
Odometer:				
Exterior Color:				
Interior Color:				
Seller / Dealership:				
Vehicle Location / Address:				

DESIRED FEATURES

Check the features that matter to you before you begin evaluating vehicles.

CATEGORY / FEATURES	NOTES
<u>Comfort / Access</u> <ul style="list-style-type: none"> ☐ Seating requirements ☐ Seat support <ul style="list-style-type: none"> ☐ Step-in height ☐ Visibility ☐ Easy entry/exit 	
<u>Safety / Driver Assistance</u> <ul style="list-style-type: none"> ☐ Automatic Emergency Braking ☐ Forward Collision Warning ☐ Lane Departure Warning ☐ Blind Spot Monitoring ☐ Rear Cross-Traffic Alert ☐ Adaptive Cruise Control ☐ Driver Monitoring Systems ☐ Adaptive Headlights 	
<u>Phone / Charging</u> <ul style="list-style-type: none"> ☐ USB-A Port ☐ USB-C Port ☐ Wireless Charging ☐ Apple CarPlay ☐ Android Auto 	
<u>Camera Features</u> <ul style="list-style-type: none"> ☐ Rearview/Backup ☐ 360°/Surround View ☐ Digital Rearview Mirror ☐ Blind-Spot View Monitor ☐ Integrated Dashcam ☐ Transparent Trailer/Off-Road View ☐ Cabin Monitoring 	
<u>Towing Package</u> <ul style="list-style-type: none"> ☐ Trailer Hitch Receiver ☐ Upgraded Engine/Transmission Cooling ☐ Wiring Harness ☐ Integrated Brake Controller ☐ Heavy-Duty Suspension/Alternator 	

CATEGORY / FEATURES	NOTES
☐ Tow/Haul Drive Mode	
<u>Comfort / Convenience</u> <ul style="list-style-type: none"> ☐ Multi-Zone Climate ☐ Heated/Cooled Seats ☐ Massage Seats ☐ Power Seats with Memory ☐ Acoustic Glass/Noise Cancellation ☐ Hands-Free Liftgate ☐ Proximity Entry/Push-Button Start ☐ Remote Start ☐ Rain-Sensing Wipers ☐ Auto-Dimming Mirrors ☐ Head-Up Display 	
<u>Audio / Infotainment</u> <ul style="list-style-type: none"> ☐ Large Touchscreen ☐ Digital Gauge Cluster ☐ Haptic Feedback ☐ Passenger Touchscreen ☐ Native Apps ☐ Digital Car Key ☐ Premium Audio ☐ Streaming Apps ☐ In-Car Gaming ☐ Cloud Mapping ☐ 5G Wi-Fi ☐ Over-the-Air Updates ☐ Voice Control 	
Other Non-Negotiables:	

CANDIDATE SEARCH - VERIFICATION

Use this page for Vehicles A–D before visiting the seller. Keep a copy of the original listing and vehicle history report with each vehicle's inspection report.

Check each box when reviewed; a check does not mean the vehicle passed. Label questions and notes A–D.

REVIEW OF THE VEHICLE HISTORY REPORT

VEHICLE HISTORY REPORT — CARFAX, AUTOCHECK, OR SIMILAR		VEHICLE			
CHECK / REVIEW	WHAT TO FOCUS ON	A	B	C	D
Save the vehicle history report and window sticker (if available)	Use the report and window sticker as references when inspecting the vehicle in person.	☐	☐	☐	☐
Confirm vehicle identification	Match the report's VIN, year, make, and model to the advertised vehicle. Flag discrepancies.	☐	☐	☐	☐
Review title and loss history	Look for salvage, rebuilt, flood, fire, junk, lemon/buyback, or total-loss entries.	☐	☐	☐	☐
Review accident and damage history	Note damage location and severity, structural damage, airbag deployment, and reported repairs.	☐	☐	☐	☐
Follow mileage chronologically	Look for decreasing mileage readings, unexplained discrepancies, large increases, and odometer warnings. Compare the latest reading with the advertised mileage.	☐	☐	☐	☐
Review ownership and prior use	Note ownership lengths and reported personal, rental, fleet, commercial, taxi, or police use.	☐	☐	☐	☐
Review registration locations	Identify possible exposure to flooding, road salt, or coastal conditions for later investigation.	☐	☐	☐	☐
Review maintenance and repairs	Look for routine service, long gaps, repeated repairs, major replacements, and maintenance that may be due.	☐	☐	☐	☐
Check for open recalls	Use the report to determine if the vehicle has outstanding recalls and if they have been resolved. Check the manufacturer's website, even if the history report lists recall information.	☐	☐	☐	☐
Review auction and resale entries	Note auction activity and rapid ownership changes. Record questions without assuming they indicate a problem.	☐	☐	☐	☐

REVIEW ADDITIONAL ACTIONS

ADDITIONAL ACTIONS		VEHICLE			
CHECK / REVIEW	WHAT TO FOCUS ON	A	B	C	D
Save the complete advertisement	Capture price, mileage, VIN, seller information, description, features, and photos.	☐	☐	☐	☐
Compare advertised features with your requirements	Identify missing must-have features and equipment needing in-person confirmation.	☐	☐	☐	☐
Search the VIN for prior listings and auction photos	Perform an online search on the VIN. Check search results, image results, and auction archives for earlier condition, mileage, or conflicting descriptions.	☐	☐	☐	☐
Record unresolved concerns and seller questions	Gather discrepancies and missing information to address before arranging a visit.	☐	☐	☐	☐

PRE-VISIT QUESTIONS

INSPECTION REPORTS

Choose the Quick Buy Inspection Report, the Full Vehicle Inspection Report, or both, depending on the vehicle and your inspection needs. Complete a separate report for each vehicle you inspect.

- **Quick Buy Inspection Report** — a focused inspection of critical items
- **Full Vehicle Inspection Report** — complete inspection and test drive

Insert completed inspection reports here.

RECOMMENDED: Keep each Vehicle A-D inspection report together with its original listing and accompanying vehicle-history report.

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FINALIST COMPARISON

RATE REVIEWED VEHICLES

Use your completed vehicle inspection reports to compare serious candidates and select the vehicle that should move to the purchase evaluation stage. For every category, a higher score indicates a more favorable result.

SCORING: 1 = Concern / Poor 2 = Acceptable 3 = Excellent N/A = Not Applicable

Score each applicable category. Add the numeric scores and divide by the number of categories scored. Exclude N/A entries. Use the average as a comparison tool, not a pass/fail result. Serious safety or mechanical concerns should be evaluated independently before selecting a finalist.

CATEGORY	VEHICLE A	VEHICLE B	VEHICLE C	VEHICLE D
Comfort / Fit:				
Must-Have Features:				
Tires / Wheels:				
Exterior / Paint:				
Underside:				
Under the Hood:				
Interior / Electronics:				
Test Drive:				
History / Documentation Confidence:				
Maintenance / Repairs Due Soon:				
Immediate Costs:				
Unanswered Questions:				
AVERAGE SCORE				

FINALIST SELECTED: ☐ Vehicle A ☐ Vehicle B ☐ Vehicle C ☐ Vehicle D

FINAL SELECTION

After selecting your finalist, record the negotiated purchase price and financing terms below. Include the out-the-door total, any trade-in allowance or payoff, and applicable loan details. Document all add-ons, warranties, and promises made by the seller. Verify these figures and terms against the final purchase paperwork before signing.

FINALIST VEHICLE: ☐ **A** ☐ **B** ☐ **C** ☐ **D**

FINALIST DETAILS			
Advertised Price:		Negotiated Vehicle Price:	
Out-the-Door Total:		Trade-in Allowance:	
Trade Payoff:		Equity (+/-):	
APR:		Amount Financed:	
Loan Term:		Monthly Payment:	

ADD-ONS / WARRANTIES / WRITTEN PROMISES

PRE-PURCHASE INSPECTION (PPI)

NOTE: An independent PPI is recommended but optional.

Before arranging an independent Pre-Purchase Inspection (PPI), confirm the seller's requirements and whether the vehicle can be inspected before signing the final sales contract. Check the applicable prerequisites below and document any inspection conditions in writing. Record the inspector, appointment, cost, and deadline in PPI Details. After the inspection, list significant findings, estimated repair costs, and required follow-up in PPI Results. Use those findings to decide whether to proceed, renegotiate, request repairs or documentation, or decline the vehicle.

PPI PREREQUISITES

Select the applicable situation.

PRE-PPI PREPARATION	
☐	PPI allowed before signing the final sales contract
☐	The seller/dealer requires sales paperwork to be signed before releasing the vehicle for a PPI. <ul style="list-style-type: none"> • Determine whether the sale can be made contingent on an acceptable PPI; or • Ask what options are available for an independent inspection.
☐	If acceptance depends on PPI, the contingency/condition is in writing
☐	I understand what happens to deposit/trade/financing if I decline after PPI

PPI DETAILS

SHOP INFORMATION	
Inspector / Shop:	
Appointment:	
Inspection Cost:	
Deadline to Complete PPI:	

PPI RESULTS

FINDING	URGENCY	EST. COST	FOLLOW-UP / NOTES

☐ PROCEED ☐ RENEGOTIATE ☐ REQUEST REPAIR / DOCUMENTATION ☐ DECLINE VEHICLE

PPI NOTES / QUESTIONS

FINAL DOCUMENTATION SIGN-OFF

DETAILS AND DOCUMENT REVIEW CHECKLIST

Before signing, carefully review every document to confirm that the purchase price, taxes, fees, financing terms, trade-in details, and any add-ons match the agreement you negotiated. Verify that all promised repairs, warranties, and other conditions are documented in writing. Question any unexpected charges, missing information, or changes to the agreed terms, and do not sign until discrepancies are resolved.

ITEM		NOTES
☐	Final purchase price matches the agreed price	
☐	Trade-in allowance and payoff are correct	
☐	APR, amount financed, loan term and payment are correct	
☐	All add-ons and optional products are approved and accurately reflected.	
☐	Agreed repairs, credits, promises or conditions are in writing	
☐	Warranty/service-contract terms match what was represented	
☐	VIN on all documents matches the selected vehicle	
☐	All documents are complete before signing	
☐	I received copies of all documents I signed	

ITEMS TO RESOLVE BEFORE SIGNING

VEHICLE PURCHASE FILE

Keep all purchase documents, vehicle information, inspection reports, warranties, and related records together in a dedicated file. These records may be needed for registration, insurance, warranty claims, future repairs, or resale.

Vehicle Details

VEHICLE DETAILS	
Make:	
Model:	
Trim:	
VIN:	
Model Year:	
Final Price:	
Exterior Color:	
Interior Color:	
Seller / Dealership:	
Actual Vehicle Location / Address:	

Vehicle File Contents

Keep the following documents and check off each item that is added to your file.

ITEM	
☐	Original advertisement screenshots
☐	Vehicle-history report
☐	Completed inspection report
☐	Dealer-completed vehicle inspection report (if available)
☐	Dealer reconditioning/repair records (if available)
☐	Independent PPI report (if obtained)
☐	PPI photos/estimates (if applicable)
☐	Window sticker/build information
☐	Texts/emails/written promises
☐	FTC Buyers Guide (dealer purchase)
☐	Warranty/service-contract documents
☐	Buyer's order/purchase agreement
☐	Financing documents
☐	Receipts/proof of payment
☐	Title or title/registration record
☐	Bill of sale (especially private-seller purchase)
☐	Lien release/payoff documentation if applicable
☐	Required title/odometer/transfer documents
☐	Keys/fobs
☐	Manuals
☐	Spare or inflator kit
☐	Jack/lug wrench/wheel-lock key
☐	Future service records added to this file

FOLLOW-UP ITEMS
