

PURCHASING A PRE-OWNED CAR



Questions to Ask Yourself Before Purchasing

- Do I need a car?
- Where will I be driving the car? In Durham, around NC, across the US?
- For what purpose will I drive the car? Transport to work, to classes, traveling?
- Is it better to use public transportation? Buses, taxis, vans, etc.?
- Would it be better to rent/lease a car? (see **renting/leasing** handouts)
- Why is it a good idea to have a car?
- Why is it a bad idea to have a car?
- Where should I buy a car?
 - **Dealership:** More expensive, yet quicker process. Sometimes with service agreements and payment options.
 - **Private seller:** Less expensive, but much more time consuming. No services included.

Some Local Dealerships... Most reliable cars cost \$8,000 and up

CarMax (Raleigh) 8520 Glenwood Ave, Raleigh, NC 27612 919.783.9494 https://www.carmax.com/ Cars for \$10,000 and up	Triangle Auto Brokers 3301 N Roxboro St., Durham, NC 27704 919.220.9476 http://www.triangleautobrokers.com/ Cars from \$5000 - \$10,000	Mark Jacobson 4516 Durham Chapel Hill Blvd, Durham, NC 27707 919.493.5599 http://www.markjacobsontoyota.com/used-inventory/index.htm Cars from \$8000 & up
Atlantic Auto Exchange 2511 Guess Rd, Durham, NC 27705 919.416.9400 http://www.atlanticautoexchange.com/ Cars for \$8000 and up	A Lot of Cars (owned by former Duke grad) 3119 North Roxboro Street, Durham, NC 27704 919.220.7155 www.alotofcarsnc.com email: chancehart@alotofcarsnc.com Cars from \$3000 - \$9000	Performance AutoMall (ask for Sylvester Harrison) 1814 Durham-Chapel Hill Boulevard, Chapel Hill, NC 27514 888.711.2410 http://www.performanceaurachapelhill.com/ Cars from \$5000 & up (takes time to locate)
Casa Cars Inc. 101 Havensite Ct., Cary, NC 27513 919.389.5225 http://casaaautosale.com/ email: casa_cars@yahoo.com contact for pricing	Other Places to Look for Cars... In Durham there are a lot of car dealers on Durham-Chapel Hill Boulevard , also known as "15-501 Business" . Many of the new car dealers also sell used cars. No need for an appointment. Hours are usually 9am until 9pm Monday – Friday; 9am until 6pm on Saturdays; afternoon hours on Sundays. If you tell a dealer the amount you have, let's say, \$5,000 for a car, he/she may try to find you one. It might take time, though.	

Recommended Places to Find Private Sellers

- IHouse email listserv (intlhouse@duke.edu), register at <http://studentaffairs.duke.edu/ihouse/join-email-listserv>
- Duke Lists for all Duke affiliated people (<http://dukelist.duke.edu/>) – *must have a net ID to view ads*
- Websites, including <http://raleigh.craigslist.org/>, <https://www.cars.com/>, <https://www.autolist.com/>, and <http://www.autotrader.com/>
- Classified ads in local newspapers including Durham *Herald-Sun* (www.heraldsun.com) and Raleigh *News & Observer* (<http://www.newsobserver.com/>)

Before purchasing from a private seller, remember to;

- Look up the **Kelly Blue Book** value of the car before going to see it (www.kbb.com) or Edmunds (www.edmunds.com).
- Look at the *Consumer Reports* rating of the car. Bostock Library has *Consumer Reports* in the Reference area, or you can subscribe online (<http://www.consumerreports.org/cro/cars/index.htm>).
- Ask the seller for the **Vehicle Identification Number (VIN)** and run a report on <http://www.carfax.com/>. This may cost a small fee unless you know someone who already has a subscription.
- Take the car to a mechanic for an evaluation. (The car owner may wish to come with you.)
- IHouse has a list of *Auto Mechanics* and their fee charged to evaluate a used car. See **Auto Mechanic** handout.

What questions should I ask a seller?

- How long have you owned this car? Are you the original owner? Why are you selling this car?
- How many miles have you put on the car? What is the total mileage?
- What repairs have you made? Have you been in any accidents? Could I see the maintenance records?
- If a mechanic finds a problem with this car, will you repair it before I purchase it?

WARNING: Do not buy a car that does not have a current inspection sticker or license tags. Do not buy a car if the owner cannot give you the car title. Do not buy a car without getting it evaluated by a mechanic.

How much will buying a car cost all together?

- NC Driving license \$5 per year
- Insurance Varies (\$1200 for six months for most international drivers)
- Title \$40.00
- Hwy Use Tax and License Plates 3% of vehicle purchase price + \$28 (Tags and additional tax)
- Inspection \$30-\$40
- Duke parking permit Varies (see **parking** handout)

What must I have to register my car in North Carolina?

- North Carolina Identification (Driver's License, Learner's Permit, State ID)
- Title of Car (After you register your car, keep it in a safe place at home. Do not leave it in the car!)
- Minimum Liability Auto Insurance Requirements (keep an auto insurance card in the glove compartment in your car):
 - Property Damage \$25,000
 - Bodily Liability \$30,000 for one person; \$60,000 for 2 or more

What should I know about car maintenance?

- Learn the basic parts of your car (for example visit a mechanic, read the car manual, search websites).
- Have the oil and oil filter changed every 3,000 miles (5,000 for synthetic oil).
- Monitor the condition of tires and brakes and have them adjusted/replaced when needed.
- Get a written estimate before doing any repairs at a mechanic shop.

Triple-A (AAA) or the American Automobile Association (www.aaa.com)

3505 Westgate Dr. Durham, NC 27707, Tel. 919.489.3306 **OR** 5137 NC Highway 55, Durham, NC 27713. Tel. 919.313.0195

- Emergency roadside assistance for car wrecks, flat tires, keys locked in car, and other problems
- Free maps
- Hotel and car rental discounts
- Traveler's checks without extra fees
- Trip planning advice



Helpful Websites

<http://www.carbuyingtips.com/used.htm>

<http://www.samarins.com/buying/index.html>

What are the steps for purchasing a car?

1. Go to the Driver's License Office (Department of Motor Vehicles, DMV) to get an NC State ID, Learner's Permit, or Driver's License. See our handout on Getting State ID/Lerner's Permit/Driver's License. It will take at least 10 days to get this ID. Also do not apply for this ID until you have been to Duke Visa Services AND in US for at least 3 days.
2. Start looking at different cars. You can ask the seller to bring the car to you. When you find one you feel good about, do a VIN check. Also look at KBB or Edmunds website; with exact make and mileage of auto you can get an idea of the value of the car. If you still feel good about the car, arrange for the owner to meet you at the mechanic of your choice for an evaluation. Ask the Mechanic for a written or typed evaluation. You may use this evaluation when negotiating a price with the seller.
3. If you still like the car, negotiate a purchase price with the seller. Decide on method of payment with owner (usually cashiers check from your bank).
4. Go with the seller to a Notary Public (can find Notary at a bank or at the DMV). You must **BOTH sign the Car Title**. You give the seller the Cashiers Check. He/she gives you the Car Title. **Don't give any money without getting the title!**
5. Purchase an Auto Insurance Policy (refer to handout on **Automobile Insurance** for more information). You can also research insurance while you are looking at cars; and you can purchase the insurance over the phone even before you register it.
6. Take the Car Title, Mileage (from car's odometer), Photo Identification (NC State ID, NCDL or NC Learner's Permit), Proof of Insurance (policy statement), and Cash or Check to pay fees and taxes to the DMV. Refer to the **Registering Your Car and Obtaining Auto Tags** handout.
7. Take the license plate off of the owner's car and hand it into the DMV. There is a DMV located in **Northgate Mall, Durham** and one at **1704 E. Franklin St., Chapel Hill**. Put your new license plate on the back of your car. You will need a screwdriver to do this. You are now ready to drive! Safe Travels.