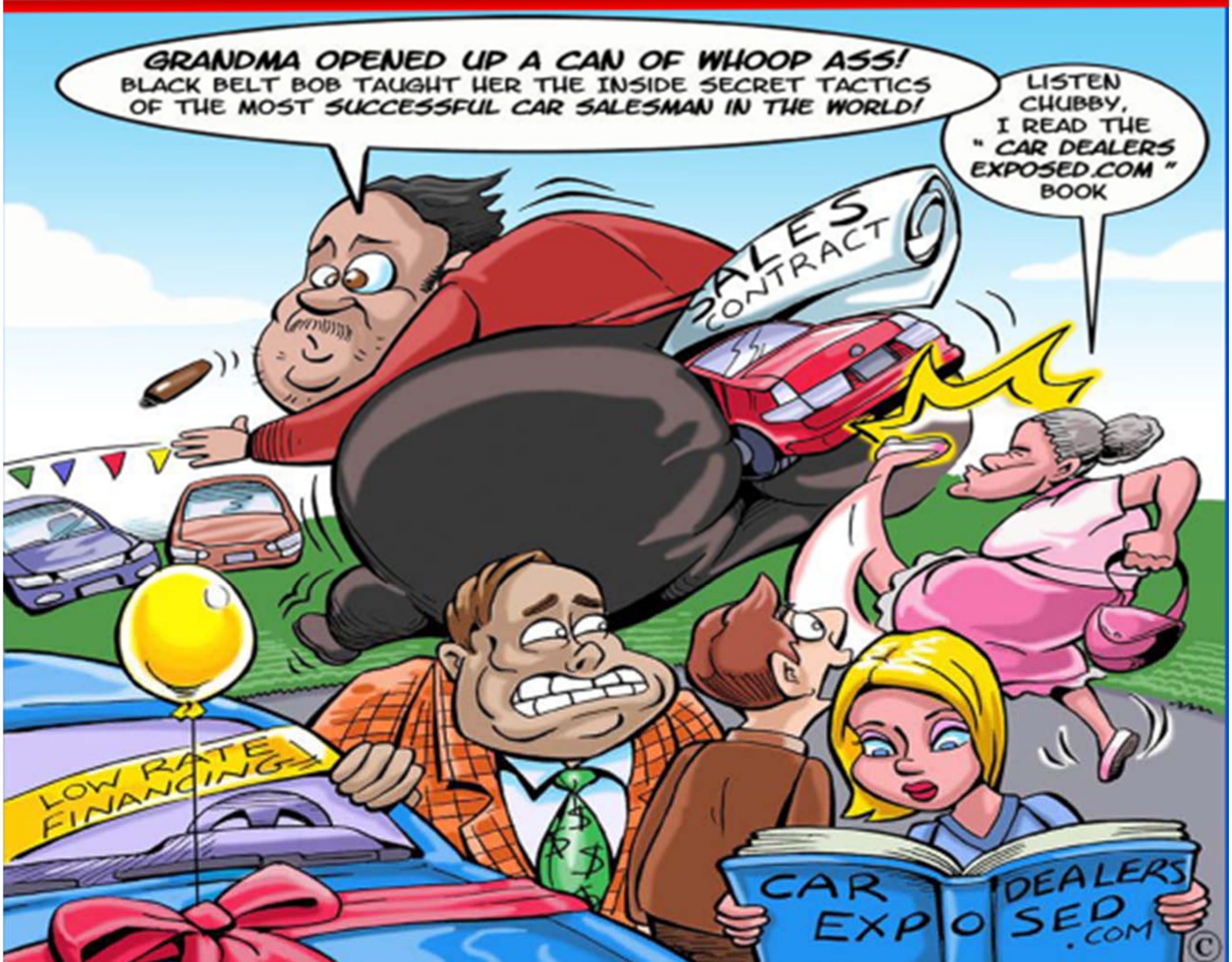
Car Dealers EXPOSED

"Everything You Must Know Before You Buy a Car!"



Robert Reuter "Black Belt Bob"

"How You Can Protect Yourself From the Car Dealer Scams, Schemes, and Tricks, So You Never Get Ripped Off Again!"

About Author

Sold 34 cars in my 4th month & Sold 30 cars in my 12th month as rookie car salesman. Sold 5 cars in one day. I Sold Cars for 4 Years, and MR. X Sold Cars for 26 years . Mr. X remains deep undercover selling cars.

I teach you the inside Secrets taught to car salesmen. Plus Mr. X advanced black hat car selliing tactics. I am sick & tired how car salesmen rip off customers and brag.

Robert Reuter "Black Belt Bob"

Former Car Salesman Reveals the Dirty Insider Secrets Car Dealers Use to Rip You Off and How You Can Make Yourself Bullet Proof From Their Sneaky Attacks. You must learn this one secret and...

"Everything You Must Know Before You Buy a Car"

I Don't Care if You Have...

- *Terrible Credit*
- *Unpaid Medical Bills*
- *Unpaid Student Loans*
- *Lost Your Home in Foreclosure*
- *Maxed Out Credit Cards*
- *No Down Payment*

You Can Still Buy a Car!

"Mr. Miyagi of Black Hat Car Selling Secrets"

Black Belt Publishing.com

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CarDealersExposed.com

Car Dealers Exposed:
Everything You Must Know Before You Buy a Car!

Robert L Reuter
"Black Belt Bob"

www.CarDealersExposed.com

Attention: Car Shoppers, **Do Not Step foot on a car dealership** without knowing the sneaky, underhanded tricks, the salesmen use to rip you off. **I'm going to share with you the insider secrets,** that I learned to work in the car industry, and it's going to make you furious!

"How You Can Protect Yourself From Their Scams, Schemes, and Tricks, So You're Never Ripped Off Again!"

Former car salesman reveals the dirty insider secrets car dealers use to rip you off and how you can make yourself bullet proof from their sneaky attacks.

I don't care if YOU have...

- Terrible credit
- Unpaid medical bills
- Unpaid student loans
- Lost your home in foreclosure
- Maxed out credit card limits
- No Down Payment

YOU Can Still Buy a Car!

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GRANDMA OPENED UP A CAN OF WHOOP ASS!
BLACK BELT BOB TAUGHT HER THE INSIDE SECRET TACTICS OF THE MOST SUCCESSFUL CAR SALESMAN IN THE WORLD!
LISTEN CHUBBY, I READ THE " CAR DEALERS EXPOSED.COM " BOOK
SALES CONTRACT
LOW RATE FINANCING!
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The information in this book, stories, opinions, case studies, secret tips, examples, illustrations and photographs is intended for the personal use of the reader so they can conduct their own research when buying a new or used car. The information is based on the opinions of the author and those opinions he interviewed. These opinions are to make you aware of what has happened in the past which could happen in the future. It is up to you to make the final opinion before you purchase any automobile. If you apply the many techniques in this book, it will help you make the best decision, subject to the research you conduct, when you buy a new or used car. It's your responsibility to evaluate the accuracy or all opinions inside this book. The author and publisher shall not be liable for any cost or damage based on the opinions inside this book. Cars have many hidden mechanical problems that can cost hundreds of dollars and you need to seek a auto mechanics opinion before you buy any car.

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The information in this book, website, are the opinions, stories of the author, those who were interviewed, based on his experience selling hundreds of cars and research. The author sold 34 cars in one month as a rookie car salesman, in his fourth month, 30 cars in his twelfth month and 5 cars in one day. The intent of the author is to help you conduct your own research when buying a car from certified trained car salesman. Without car buying research, it’s like a white belt fighting a black belt.

The author has worked for some of the biggest name franchised car dealers, privately owned, public companies, CarMax®, GMC®, Pontiac®, Toyota®, Scion®, Kia®, Nissan®, buy here pay here dealer and went through a certification salesman training testing for the franchised car dealers mentioned.
The car manufacturers produce high quality automobiles with outstanding service, safety, customer support and certified training for car salesman and different jobs within a car dealership.

These opinions inside this book and website are not rendering legal, professional advice, financial or tax advice. The examples, used are to give you an idea how a car deal is structured and to help you conduct your own research. It’s recommended that you seek legal, professional, financial and tax advice from those who are professionals, licensed and certified.

The opinions of the author and those interviewed are giving you an inside view into the car salesman’s life. How some car salesmen, car sales managers, and car dealers may conduct business? These opinions do not reflect all car salesmen, car sales managers, car dealers and are the opinions of the author. In fact these opinions may only reflect a small number of car salesmen, car sales managers and car dealers.

Caveat emptor is a Latin word for **"let the buyer beware"** without a warranty, the buyer takes the risk and it’s your responsibility to educate yourself with research before buying a car. This book will help you with your research and does not give any guarantees. You assume all liability as is information.
Most car salesmen are certified product knowledge trained, with an updated 100 year old sales system, so the more research you conduct, the better prepared you will be when buying a car.

Testimonials

First, I would like to say thank you. Why? Because you put the customer first and find out what they want and how they feel. I went to three Toyota dealerships, one in Murfreesboro, TN, Gallatin, TN and downtown Nashville, TN.

Guess what, you were the best and more honest and caring than any car salesman I have dealt with. That is saying a lot, because I am retired and bought 23 cars in my life and being in sales for 26 years I think you are one of the best. Keep up what you are doing and you will be the best.

Bill Hunt
Hendersonville, TN

I just got back from Iraq serving the US Army and needed a new car while stationed in Fort Campbell, KY. First, I went to a Toyota dealer in down town Nashville, TN, and did not like the way the salesman treated me and did not like the manager because he would not drop the price. Bob was very friendly, knowledgeable, made me laugh and gave me a good deal on my 2007 Toyota Camry.

I liked Bob so much I brought my friend from Fort Campbell, KY who bought a 2006 Toyota Corolla S and she got a great deal. Also, Bob showed me how to defend myself from a knife attack as a bonus. I highly recommend Black Belt Bob because I trust him."

Adrianna Diggins
US Army Specialist
Clarksville, TN

1992 Dodge Viper V10 First Year Production – "Black Belt Bobs Previous Hot Car!

ABOUT THE AUTHOR

Robert Reuter **"Black Belt Bob"** has worked for some of the biggest name franchised car dealers, privately owned, public companies, CarMax®, GMC®, Pontiac®, Toyota®, Scion®, Kia®, Nissan®, buy here pay here dealer getting 18% interest rate on car loans and went through a certification salesman training testing for the franchised car dealers mentioned.

I have worked 4 years selling new and used cars. **Mr. X** has over 26 years car experience who contributed his knowledge to my book, not to mention all the salesmen I interviewed. Mr. X is currently selling cars and remains deep undercover to keep his job. I sold 34 cars in my fourth month at Toyota as a rookie car salesman and 30 cars my twelfth month as rookie car salesman. Also, my best day, I sold five cars in one day!

Graduated from Illinois State University with a B.S. degree, double major and a minor in Business Administration and the first person on both sides of the family to graduate college.
1. Construction Technology
2. Safety Engineer

Awards

- **Black Belt Karate age 16**
- **Black Belt TKD age 19**
- **Brown Belt Aikido**

My passion is internet marketing, creating websites, search engine optimization, dominating Google first page, video marketing, social media marketing and helping small business owners get leads. My hobbies include water skiing, working out and lifting weights. Below are a few of my websites.

www.BestResearchSoftware.com
www.RobertReuter.com
www.BlackBeltPublishing.com
www.AskCarExpert.com

www.AskInternetMarketingExpert.com – help small business owners get leads and new customers. I specialize in SEO, dominating top 10 organic locations on Google search engine including Google places. Setting up a social media marketing campaign including Facebook, Twitter, and Youtube. Create video marketing campaigns. I will build your social media websites and video marketing campaigns for you.

American Karate Association Black Belt

Diploma

Be It Known That

Mr. ROBERT REUTER

Has shown a respectful, peace and understanding attitude toward his fellow men.

Has through diligent study, placed his mind and heart into the Martial Arts.

Has shown a respectful attitude toward those of higher grade, and an understanding attitude toward those of lesser grade.

Taking the above in consideration, I hereby ask all men to recognize Mr. ROBERT REUTER *as a* 1ST *degree Black Belt holder in the Art of* KARATE

I hereby authorize this recognition by affixing my signature, as Senior Instructor in the Art of SHORIE GOJU

上述學生：已对其对手表示一种尊重，温和，和諒解的態度，已經通致之不僅的研究，而置身心於尚武精神中，已对等級高的人表示尊重；对等級低的人表示諒解，斟酌上述，我因而請求大家認清那是一种 等級，在 領域中的黑帶保持者。

Awarded at A.K.A. GRAND NATIONALS CHICAGO, ILLINOIS

On the 3rd *Day of* APRIL 1976

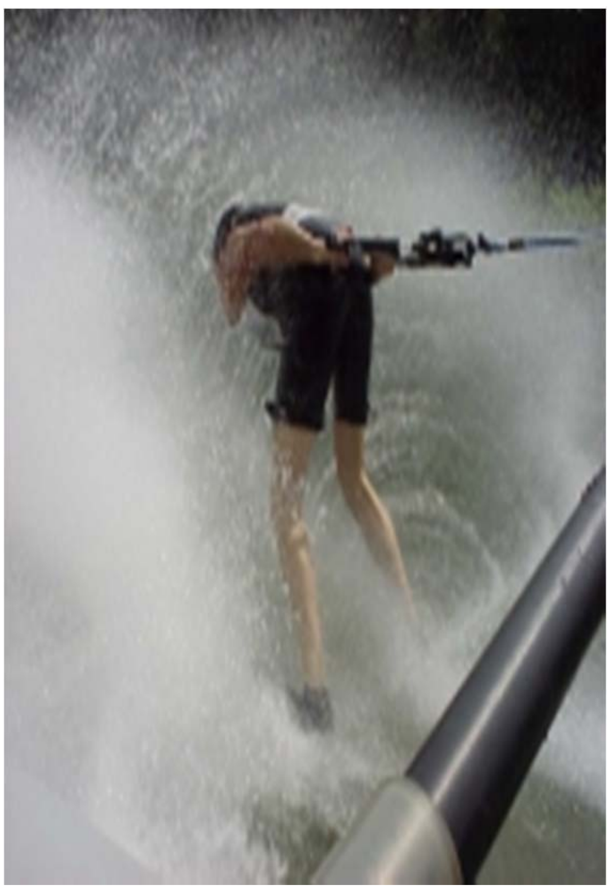
Division Director

National Director

Black Belt Karate Diploma Robert Reuter "Black Belt Bob"

Robert Reuter “Black Belt Bob”

Black Belt Bob Aikido Drawing



Black Belt Bob Backwards Barefoot

Black Belt Bob One Foot Backwards Barefoot

<u>BEFORE</u>

I built this 13,000 SF home, indoor pool with my bare hands, which took 1 year to build.

<u>AFTER</u>

Ex-Wife Throws Black Belt Bob, My Dad, and My Stuff Out of my Home. Everything I Own & the <u>Dog Kicked me</u>! Helpless Feeling…

<u>BEFORE</u>

Water view, I lost everything trading stock options, S&P futures options, T Bond options "I did not lose my ex-wife's assets just mine"

<u>AFTER</u>

Black Belt Bob Thinking at His Dads Desk, I left His Desk. There Was No Room on the Uhaul Truck!

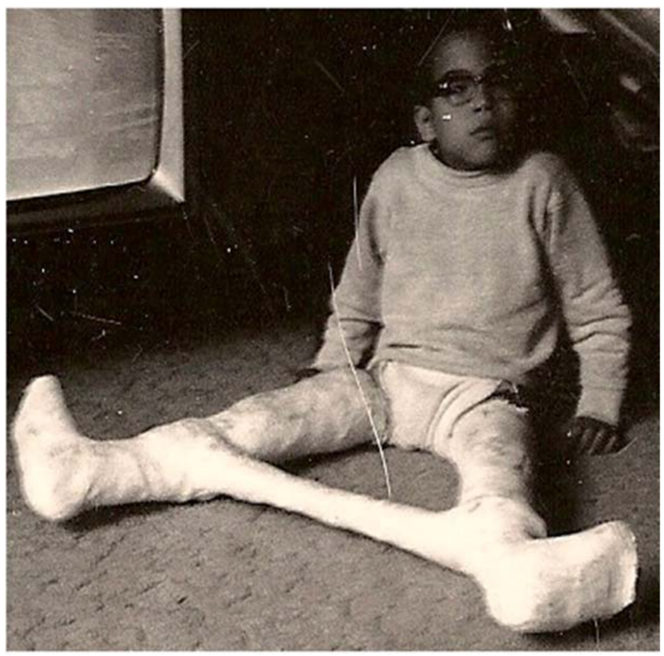
BEFORE

92 DODGE VIPER - FIRST YEAR MADE

AFTER

94 DODGE RAM Really I bought in 1996 and and made lots of money with my truck. I drive this today and feel like Sam Walton and Warren Buffet. I just love my old truck

My dad was a carpenter & retired Chicago Fireman Engine 55 who died from lung, liver, & brain cancer. I Love You Dad & Miss you so much!



My little brother was born with cerebral palsy and died from stomach cancer at age 32. I don't have any other siblings. I Love you little brother and miss you so much!

The Eagle Has Landed

Wrote and Finished My Book Here

I wrote this book and finished it here at my desk. You notice it's really those plastic church tables I bought at Home Depot. I set up 3 of these tables and surrounded myself to write this book for you. I use two monitors when I work. This makes writing and building websites so much easier.

I lost all my money twice, trading stock options, S&P futures options and 30 year T Bond options. It was a huge financial mistake and I take full responsibility with no excuses. After the loss, I took a job selling cars and did not like what I experienced. Had I not lost the money, I would not have sold cars, and would not have written this book to help the masses. This book will help many people if you apply the techniques inside this book. Life is funny, how events happen in our lives based on Gods plan!

The key is you do the best with what you have and anything is possible if you just set your goal and work hard. Never let your surroundings stop you.

President Abraham Lincoln walked one mile to school each day and read books under a candle light!

The completion of my first book makes me an author joining the distinguished ranks of Benjamin Franklin and Harry Potter "J.K. Rowling".

www.CarDealersExposed.com

The intent of this book is to teach you how to conduct your own research when buying a car. There are so many variables based on the make, model, year and mileage for each car. Also, you have to deal with the variables at each car dealer, car salesmen, car sales managers and finance managers. You must study and do your homework to get the best deal, before you approach a car dealer.

Car salesmen are trained with product knowledge and selling techniques to overcome your objections. The car salesmen have a trained team surrounding them. If you don't educate yourself and conduct as much research as possible you are facing a team of trained auto professionals. If you want to learn with 23 video tutorials, audio, PDF mind map, bonuses visit my website **www.CarDealersExposed.com**

I want you to go get a cup of coffee or hot tea and take notes while you read this book.

Enjoy your coffee when reading.

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http://www.cardealersexposed.com

CHAPTER 8 – THE CAR SALESMAN TRAINING SYSTEM "10 STEPS TO SELLING A CAR"

There are the 10 steps to a sale that every auto salesperson learns. The 10 steps are taught in various forms at different car dealers however the basics are identical.

I will list them first and then we will go over them on the following pages that explain how they are used on the customers (YOU).

These 10 steps are designed to let the salesperson take control of the sale, not the customer.

That's about to change because from now on you will be in control of the car buying process! Once you learn how the car salesman sells cars, you will understand how to buy the car.

Here, are the 10 steps you will learn.

The 10 Steps Every Car Salesman Will Use on You Known as "The Road to the Sale"

1. **Meet and greet**
2. **Qualify: find common ground**
3. **Product presentation**
4. **Demo drive the car**
5. **Trial close**
6. **Negotiate**
7. **Close the sale - Write the contract**
8. **T.O. (turn over) to sales manager or finance office**
9. **Delivery**
10. **Follow up**

Step 1 - Meet and greet

This is a pretty simple step, because it’s used when you first pull up onto the car lot, and a salesperson or greeter meet you (depends on dealership policy). Some use greeters now so that you will not feel pressured up front, yet they are after the same thing, they will turn you over to a salesperson.

Some dealers require their salespeople to grab customers as soon as they stop there car and will approach the car before you even open the door. Other salesman will chase you thru the lot hoping you stop the car or force you to stop even if you are just driving through the lot.

Here, again is where the dealers have it made, they can make the rules and the salesperson looks like the evil one by trying to jerk a customer out of the car. The bottom line is the salesman are supposed to greet you and then start the sales process.

Here, are some typical meet and greet lines car salesman will use:

Welcome to xyz dealership, my name is, what is your name?
Hey, how you doing, my name is, what’s your name?
Can I help you?
My name is, what car are you looking for today?

Here, is the number one objection response of a customer to the car salesman:
Oh were just looking 99.9% of the time

Here, are the salesmen’s counter responses to were just looking:
Well glad to meet you, I’m the just looking manager to make you laugh and start to like the salesman

or When you met your wife you were just looking, now look at you your married with kids
The salesman will try to ask you specific questions so the communication can start somewhere.

Step 2 - Qualify the Customer: find common ground

This is when a salesperson begins to sell you a vehicle. The reason why i say qualify/find common ground is because of the questions they are supposed to ask you.

All salespeople will ask the same questions, they just may do it at different times during this sales process. They want you to feel relaxed because they are asking normal questions, not really care questions, in order for you to think they actually care about you personally, (no one will buy a car from someone they don’t like).

This is the car salesman’s way to relax you so you like them and are comfortable later when they present car payments so there number one goal is they want you to trust them.

Be under no illusions, while the salesperson may be a nice guy, his one aim is to relax you enough to trust him. His only goal is to make sure that under no circumstance do you leave the lot without buying a car.

If you say “just looking” they are trained to ignore that comment and try to make you like them so you buy a car today!

The salesman wants to find out with qualifying questions (that seem so friendly) the answer to 5 questions in the salesperson’s mind:

Are you willing to buy right now today?
Can i talk you into buying right now from me (without the manager’s help)?
Can you financially buy a car (or am i wasting my time)?
Are all buyers present like the husband and wife if both are signing the loan agreements?
What’s this guy’s credit like and can I get him financed today?

Car Salesmen are taught that there are only 3 ways to buy a car
1. Cash
2. Monthly Payments – they want you to focus here
3. What a customer wants for their car trade in (trade-difference). Then it goes back to either cash or payment.

Salespeople get paid on commission. I know some get a draw (money paid to the salesperson against his commission, it’s usually minimum wage), but it’s not nearly the amount if a car is sold and good profit made.

Baby needs a new pair of shoes…this is in the mind of a salesman…he Needs to sell you a car Today!

Baby needs a new pair of shoes

That's why they try to figure out if you can buy a car. If you sense this attitude from a salesperson, then it's up to you if you want to continue or just leave. With this information, you can stay and not let him know you're onto his game and wait until later to surprise him.

If he thinks you are unaware, and that he is going to make a big profit on you, you will be able to turn the tables during negotiations **(you'll love to watch him sweat when you do to!)**

Why does every salesman have to T.O. or turn over to sales manager?

In the event, you decide to leave the dealership or they don't have what you want, be prepared for the T.O. (turn over) to the sales manager or floor manager.

Every car dealer that i have ever worked for requires this of their salespeople.

The dealer wants someone else to talk to the customer before they leave. This is called turn over T.O. customer to the sales manager.   Don't fall for the "just wanted to thank you" for coming in visit. The sales manager may say that but what he they really wants, is another face to try and make the sale.

Some dealers send in 2 or 3 other faces or enough until you say yes. They try different tactics because they believe that maybe just "another face" will be enough get you to buy, maybe you didn't like your salesperson etc.

Here is what a sales manager might say to you if you like a car but want to think about it. He will say let me put a license plate on the car and you can take it home overnight. If you don't like the car bring it back tomorrow no strings attached.

The sales manager does this because you will fall in love with the brand new car not to mention all you friends and neighbors will see your car in the driveway. What will you tell your neighbors when you brought the car back to the dealership without buying losing face?

Here, are some of the lines a salesperson uses to get a T.O. or Turn Over to the Sales Manager
Oops, I forgot my business card inside, let me go get one. Just to get you inside to see the sales manager before you leave. Every salesman carries business cards in their pocket at all times.

My manager wants to thank everyone for coming in.
I will lose my job if i don't get the sales manager, let me go get him.

Come inside with me and I will get you a brochure. The salesman will walk a lot faster than you so he can get the sales manager at the tower to debrief him on what you like or do not like.

And many more excuses to get the sales manager to talk to you.

Now here is something you need to understand don’t assume that you are talking to an actual sales manager. Many times they will tell a more experienced salesperson to act like a “floor manager”, training manager” and they have no more actual authority to sign off on a deal than the salesperson but their goal is to get you back on the “road to a sale”-the ten steps.

Below are some of the questions you will be asked. It is not a friendly just want to get to know you personally, it’s an attempt to relax you and qualify you as a financially capable buyer of a car while you are visiting the car dealer.

1. Are from around here (local so you may know same people)
2. When he introduces himself he may say something like, my name is john smith the sales manager and you are? If you are alone he may try to find out if you are married or have girlfriend/boyfriend. Trying to find out how many decision makers are involved. If there are more than one and the other one is not there, salespeople know that it is harder to get a signature while the customers is there without consulting the other party.

So the salesman might ask you:

Do you want to take the car to him/her and let them see the car?

Can we call them to let them know about car?

You think they are just being really friendly and going out of their way to help. They want to make sure all parties involved are together so they can get a car sold today. The number one goal is to sell you a car right now and not later.

Some carefully worded financial questions: when they find out where you live, it may trigger either a nice subdivision they know of or and high dollar apartment complex (again qualifying if you have either money or good credit enough to live there). They are trying to qualify you financially now. They noticed also what you drove up in and made assumptions, but they will qualify these later also.

They will ask you if you plan to trade what you drove up in, (I’ll discuss 2 ways to handle this and give you my best idea, but it’s up to you). If you tell them up front that you are trading, then the sale’s route will go something like what follows (this is so they can start analyzing in their head about your trade). Is the car financed, paid off, old, high mileage, and what is your current monthly payment.

They will ask if you intend to trade the car in. Even if you say no, they will ask if it is currently financed and where it was financed at. Higher financial institutions (banks, etc.) generally reflect credit worthy customers is what they think. If it’s too new, ,they will try to find out how much you owe because you may be upside down and owe a lot more than your car is worth.

The salesman will say something like this: Wow, my mom/ brother has one just like your car. Her car payments are xx number of dollars a month (always a high number), do you have to pay anywhere near that.

Remember salespeople are good at pressing ego, and emotional trigger buttons. It makes you proud if he quotes a ridiculous payment and you spit yours out instantly. Now he can easily find out how long you have to go.

Remember there only 3 ways to buy a car and monthly payment are 80% of the three.

The salesman will talk about things like, sports-if you happen to have a team tag on your car, then they can get onto that common ground, anything that will make you and them closer.   For example golf, fishing, reading, sports, football, baseball, basketball, etc.

It doesn't matter if its women or men, all salespeople will try to find common ground.

The easiest way around all of this is to be prepared. Know the questions are coming with an understanding why they are asking them. If you feel okay with the questions, you can choose to answer or not.

In reality, none of these financial questions should be asked until you've selected a car in your price range (I'll show you later how to figure that out). They will say that it's just to help you get the most car for the money you want to spend.

A very important point when you hear this you will be prepared. Before you had the inside secrets being taught to you right now, you may have fallen for their tricks because this is what every salesperson is taught.

Salesman want to make customers think they are getting the most car for their money when in reality if you can sell them less car for the same amount of money, the dealership makes more profit and that's the bottom line every time.

Sure reputable dealers want long-term customers, but if comes down to the dealer making $3000 - $4000 profit on a car or worrying about if you will be one of their long term customers, they will take the money every time.

The information inside this book will make you a skilled buyer and the car dealer will cater to you. Because, the only profit they make is what you let them. They will want to keep you as a long term customer.

Why? Because sometimes the dealers receive more money from manufacturers in advertising cost, inventory, etc. Let's say you buy a car at invoice and dealer makes a little money, they will receive an inventory increase on future shipments. That means for every car they sell the manufacturer will send them 1.25 cars. For every 4 cars sold they get 1 more new car for the new car inventory.

You will be a number person, not a person they killed (dealer terminology for a high profit (gross deal), which isn't bad at all. You don't get ripped off at all and the dealer tries to keep you happy.

Step 3 - Product Presentation

This is a simple process when the salesman will wow you with all these product knowledge facts about the car's safety, performance, quality, etc. Remember, the salesman has been trained by a 100 year old perfected sales system so product knowledge is a requirement for certification in order to sell cars.

The whole purpose for the product presentation is to build value in the car it's not just a number. They will say something like imagine driving this car home. What will your neighbors think about your new car (they want you to mentally take possession in your mind). Imagine driving this new car when you pick up your boyfriend or girlfriend in this babe mobile. Imagine how you will save money on gas prices. Imagine you driving this convertible with the wind blowing thru your hair total freedom!

To be honest with you, the majority of customers are not as concerned about product knowledge as they are about the price and monthly payments. Most times they already know what they want.

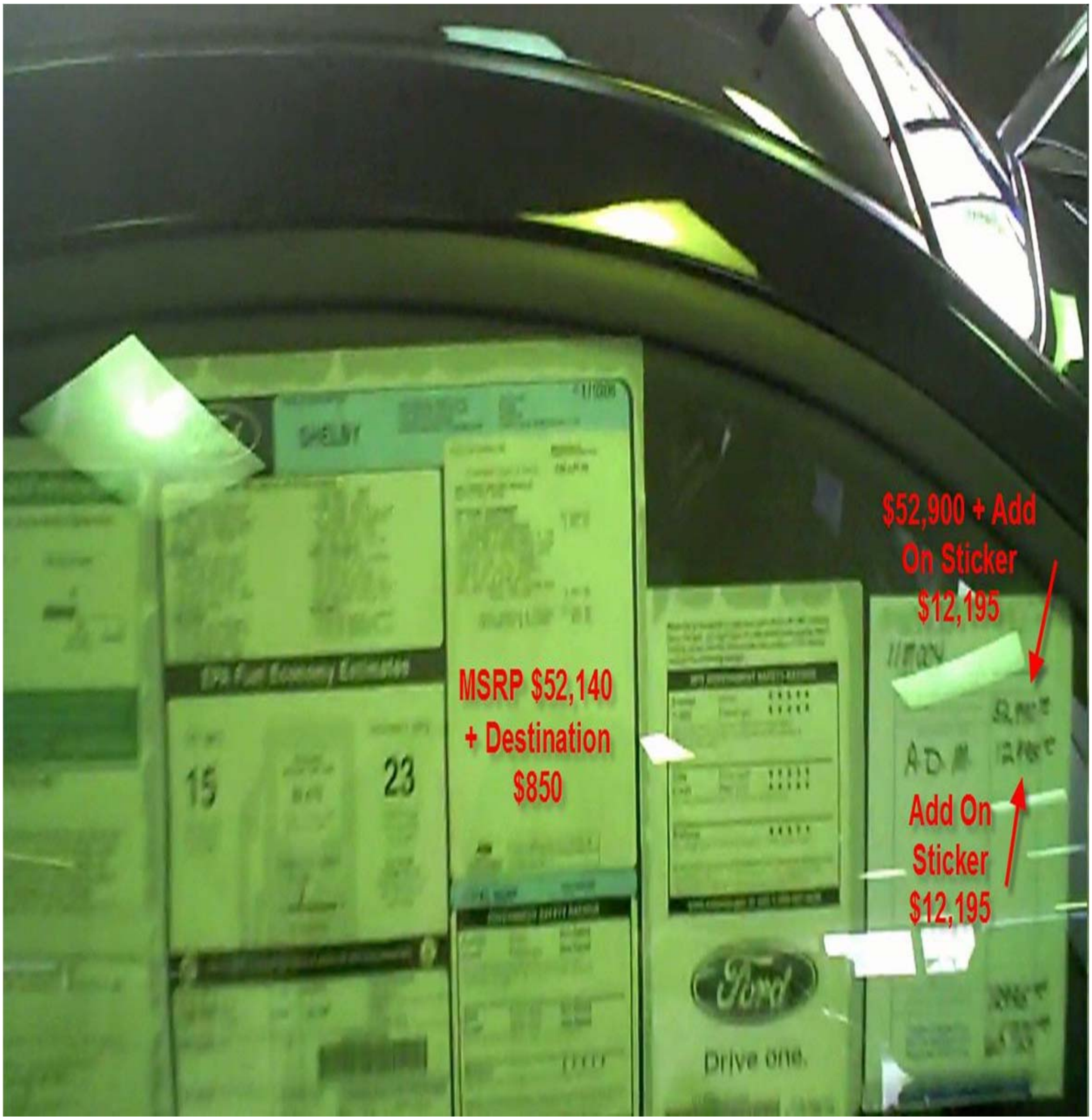
Now either you have told him the price range you want (you will already know close on how figure out your budget, what price fits and the amount you will finance with or without a trade-in: I'll show you later how to figure this out). The salesperson will not like this because you will be in control instead of him, but what can he do, he has to try to sell you a vehicle.

This next part is very important: one of the basics you need to know about new and used cars and how they mark them up.

How to Understand the Big Sticker MSRP

A new car has to have a factory sticker on it. It shows the manufacturer suggested retail price "MSRP" generally on the right, bottom corner.

Some car dealer's use a supplemental sticker and it can be used if the dealer has added aftermarket items like spoilers, chrome wheels, but don't be fooled.



2010 Carroll Shelby Mustang Add on Stick $12,195 Premium

Dealers can mark these up as much as they want and any way they want, there is no regulation. The car dealer may only get one or two Carroll Shelby mustangs in one year so they add a premium price to the car.

If the supplemental sticker has something added be aware they are more than likely 50% - 1000% marked up and stuff like undercoating, paint protection shield, etch, etc. and the cost is minimal.
I know one place i worked, the cost of etch was a bottle of ink and stencil stickers. The stickers cost $10.00 yet they charged $299.00 for the extra etch stickers. See my point.

How Dealers Use the Supplemental Sticker on Your Trade to Rip You Off

They use the supplemental sticker to increase the profit margin on the vehicle to either compensate when someone owes more on their trade than its worth (upside down – means you owe more on the car than the acv -actual cash value - not trade allowance-acv and trade difference explained later) or to offer a bigger discount (whoopee) on the car.

Case Study – You do research at home and find Kelly Blue Book (KBB) says your car is worth $5,000 but you owe $7,000 on the loan so you are upside down $2,000. The dealer has a supplemental sticker with $3,000 add on profit. So now the salesman will say what if I give you $7,000 for your car and pay it off will you buy today? You see the dealer is playing with inflated supplemental sticker and still has $1,000 profit on this add on sticker alone plus the difference between invoice and MSRP.

Secret Tip – Test the salesman and say OK give me $7,000 for my car minus the supplemental sticker and see what happens?

I'll show you how to get around that or at least make sure they don't "kill you" by using this sticker. Base your decision on what you want to pay based on the MSRP. The more the car costs, the more the mark-up but generally 10-15% is a reasonable assumption on anything under $20,000. Over $20,000, give yourself and extra 5% and over $30,000 and extra 2%.

So if, a car has an MSRP of $15,000 that means that the dealer paid the manufacturer (who built the car) about $12,750 for it. This is the rough number you want to work up from before rebates (if available).

What is the Difference Between Rebates and Discounts?

Rebates and discounts are two different things.

Rebates - are money the manufacturer is offering on the car.
In Tennessee, you have to pay taxes on the rebate, so don't fall for the trick that you get all that money because taxes are collected on it (I'll show you how later). Now some other states may do rebates and taxes different but this book is to give you a basic knowledge that will save you money on their tricks.

You can figure the tax and rebate pretty simply by how your state operates.

Discounts - are what the dealer is willing to reduce the price off the cars MSRP and Supplemental sticker.

How Dealers Use Newspaper Ads to Get You to Come To the Dealer Showroom

When you see an ad price on a car in the newspaper or internet, TV, etc. the dealer has generally used the rebate plus his discount (if he uses a supplemental sticker, he can mark a car up to any amount and then act like it's a huge discount). When you see a low price for a car in a newspaper ad that is usually for one car and it will be sold when you get to the car dealer (loss leader). They will then try to upgrade you into a better car that cost more money by telling you the car in the ad was sold and was a base model.

When you figure out the price range you can afford, figure it out off of the MSRP (supplemental only if there are real things added like, spoiler, wheels, thing you can touch on the car (not paint sealant, undercoat, etc.) and figure they are marked up minimum 50% on up.

So our $15,000 car probably cost the dealer $12,750

If there is a supplemental sticker it could be anything. So that is why i warned you. I am going to show you how to figure your numbers always based on MSRP, invoice and rebates.

Step 4 - The Demo-Ride

Very Important - The most important advice I can give you if you are buying a used car ask is to ask the dealer if you can have your mechanic look at the car. If the dealer says no, DO NOT, BUY a CAR FROM HIM.

If the dealer says ok no problem, as long as you pay your mechanic the fee. The dealer may tell you set up an appointment with your mechanic and the dealer will send the lot attendant to sit with the car for 1 hour at your mechanics shop.

Plan on paying your mechanic $75 to $100 to look at the used car you are buying but this will save you thousands in hidden repair costs. Used car dealers sometimes will turn off/reset check engine or service engine lights on purpose. If you hire a mechanic, he will find these check engine codes turned off and reset. Sometimes the service engine soon light could mean change the oil or a scheduled maintenance is required. It’s better to know exactly what the light means than to take the risk.

The top light is Service Engine Soon and bottom light is tire pressure monitor

If the check engine light code has been turned off or reset it will come on about 75 to 100 miles, so if You bought this used car your check engine light will come on at about 75 miles and guess what you bought the car as is and will have to now pay to fix the car you just bought. The dealer will say I did not know about the check engine light which is a big fat lie but hard to prove.

Very Important - A used car will not pass emissions testing if any check engine lights are on, so you will not be able to get a license plate until the car passes emissions test.

Most Important Tip In This Book - This is the most important advice I can give you when buying a used car, pay a mechanic $75 to $100 for an inspection before you buy that used car and he will give you an itemized report with costs to fix any problems. So what if you don't buy the car, losing $75 is better than getting a car that needs thousands in hidden repairs? Never fall in love with a car or get emotionally attached.

Case Study - Stupid $50 Mistake cost me $1500. I bought my daughter a used 1997 Honda Accord for about $4,000 that I took on trade. Before I bought the car, I test drove the car and everything was working. I sold this customer a new truck and took his 97 Honda Accord in on trade so I immediately told the sales manager I wanted to buy this car for my daughter.

Two months later my daughter was driving to college about 2 hours away. The Honda Accord broke down. She was stranded at night, no help and as a parent you are so worried about her safety. Then her mom had to drive 2 hours to pick her up.

She towed the Honda Accord to the Honda dealer and one cylinder was bad costing about $1500 to fix it. Four months later that same cylinder that Honda fixed went bad again and they fixed it free this time so we sold the car and bought her a $15,000 Nissan Altima to get her thru 4 years of college.

My biggest mistake was I could have paid the dealers mechanic $75 (as an employee I would have only paid $50) for a mechanic inspection, but I did not and based it on my visual experience which was a costly mistake. How could this Honda Accord break down when I personally test drove it? Conclusion, pay a mechanic $75-$100 to inspect the used car before you buy it, no discussions just do it!!!

Most salesmen are required to make a copy of your driver's license for the test drive for legal reasons so don't be mad! The dealer wants to make sure you have a valid driver's license if you test drive their car and just in case you try to rob the salesman he may never come back so they have a way to track you down.

Salesman held at Gunpoint Story – I know a seasoned veteran salesman "Jack" who went on a test drive, when he got out of the car to switch drivers, the customer pulls out a gun and says give me your wallet and keys. Then he said give me your cell phone and get inside the trunk. The salesman knew if he got inside the trunk he would surely die.

Then the salesman got his cell phone and threw it up in the air at the customer and started running for his dear life. Two hours later that customer stole the car and robbed a bank and got caught. Now you see why the dealer needs your driver's license and insurance card. That salesman begged me to teach him martial arts knowing my training. So I Black Belt Bob taught him some Killer moves.

Story – I know a salesman who was test driving a 4 door pickup truck and the customer driving was only 18. The 18 year old lost control on a turn and yanked the steering wheel and hit the ditch and flipped the truck head over heel. The salesman cracked the windshield with his head, broke his ribs and the $30,000 truck was totaled.

Black Belt Bob by Toyota Tacoma Sport Edition Limited Edition

Now it's time for you to go on the test drive. Normally the dealer wants the salesman to drive off the lot. Either you will drive off the lot or the salesperson will and you will trade spots somewhere down the road. Most dealerships or salespeople have routes that are designed for them to take. Some dealers will let the customer test drive by themselves because they need the salesman on the lot, usually for small car dealers with only a few car salesman.

Test drive hints: Testing the AC

If it's hot let the car cool down first, then ride with the window down and turn the air off for a mile or two so you can listen to the car. If the salesperson has turned the radio on-tell him or her to turn it off.

You can check that when you get back. Turn the A/C on while driving with the window down to listen if it makes a lot of noise when compressor comes on, especially on used cars.

If the car or truck has 4 wheel drive make sure the 4 wheel drive works.

Even if it's summer time-check the heater, check oil and fluids.

I would check the brakes and the ABS or anti-lock brakes on a side road. I would slam on the brakes real hard and you will feel the brake start to pulsate rapidly that tells you the ABS kicked on. Don't be afraid it's a test drive. Lots of times brakes will squeak from sitting on the lot and not being driven so test the brakes real good.

Secret Tip – Never Tell the Salesman You Love the Car or They Will Knock Your Head Off and Not

Reduce the Price of the Car.
Even if you absolutely have fallen in love with the car (and there's nothing wrong with that at all) just make sure that on the test drive you don't smile, or give away anything to the salesperson about your intentions and do not do not ever say "I love this car/truck" it puts you in a negative negotiating stance. Keep your poker face and show no emotions in fact I recommend say it was ok even if you loved the car.

You always want to maintain control of the sale because the salesperson is always going to be trying to get control back.

A sales manager will always chastise a salesperson if he doesn't quote "have control of his customer during the sales process" they say things like "we do this for a living, they don't" (except now your armed with better knowledge!)

If it's a used car and the salesperson says it had an inspection of xxx number of inspection points, ask him to produce the service worksheet, cars that are checked should have a check sheet. If it's Saturday, they still should have one in the file on the used car. Tell them if they can't produce it, then you want them to put into writing that you want to take it to a mechanic. Make sure you get a copy of the inspection sheet if you buy the car.

Step 5 - The Trial Close:

This is when you just get back to the dealership or maybe a little before and the salesperson is now trying to make sure to get you inside the showroom to his desk and be pretty sure he can talk you into signing a buyer's order.

The salesmen will say something like: well Mr Jones, did you like the feel and the way the car drove? You say yes and the salesman will say, "If i could make the numbers work, would you like to take it home today?

This is the spot where either you want to keep shopping by looking at other car dealer lots or you may be seriously considering this one. Remember you will have a pretty good idea about what price you're going to try to buy the car for, your trade value, interest rate, and payments based on the interest table in this book. So if you want to try to deal and buy the car, that's up to you, but if not this is a good time to stop and go compare.

If you do decide to leave, be prepared for a barrage from the sales management team. After all you drove the car "they just want to know what it would take to earn your business now".

If you want to shop, hold firm, get a business card and leave.

Tell the salesman Stop

Beware of the next thing that could happen:

This is one of the reasons i am writing this book. If a salesperson or manager knows you are not willing to commit to buying now, they may give you a low-ball price on the car they are selling because they know you're leaving.

Very Important Secret Tip - So listen very, very carefully how the salesman or sales manager will phrase these questions by asking YOU a hypothetical "What If" Mr. Jones, **"what if"** I could sell you this car for xxxx dollars(extremely low price-too good to be true) right now would you take it home. All everyone ever hears is the super low price.

Not the sneaky what if i could, so when you come back because he knows that the price was too low for anyone else to beat. He does this because you're shopping price and very soon you will get tired of shopping, running out of time, and frustrated.

He will remind you that what was said what if i could, not i can, sell it for this price, but now you just either want that car or go home. This low price, sticks in your head all day while you shop other dealers and end up coming back to the dealer who told you what if only to be surprised that he said what if. Now you go back into the negotiation cycle until they wear you down until you say OK I will buy today.

Don't negotiate now unless you absolutely want that car because you are tired, frustrated, and impatient.

Step 6 – Negotiate

If you decide you want to buy the car, then this is where you go inside and sit down at the salesman's desk and begin doing the paperwork. This is where he'll write down the price of the car and ask you questions about how you want it titled, addresses, etc.

He will take a credit application at this time if you plan on financing. Some dealers take a five line credit application (name, address, work, phones, SSN) if you write a check to pay cash with no financing. If it's during business hours and you intend to write a check, tell them to verify the check up to xx number of dollars. If you think you'll be spending $15,000 tell the dealer to verify it up at least $3,000 more if possible.

This is in case you decide you want to purchase some extended warranties, insurance and accessories in the finance office. You know you will already have the money available outside of the dealership instead of doing a five-line credit application.

That way they can't run your credit check without permission because you are paying cash for the entire car. **If you do fill out a credit application: make sure you get a copy of the credit application and make sure that everything is like you told the person taking the credit application (especially the income areas) even if you do not buy a car.**

Why? I have heard stories sometimes the salesman or sales manager will fill in a higher income level on the credit application if your debt to income ratio is too high.   Remember what I told you, the salesman will do anything to get that commissions and units sold for his monthly bonus level targets.

By the way, when the dealership runs your credit report it shows for the last 3 years everywhere you have applied for credit and the date you applied.

So if your shopping at different car dealers and getting your credit report ran, they will know they may be competing against other dealers.

Also the credit report shows if any banks have inquired about you. This could work against you, if you tell them you are getting your own financing. You see a dealer wants your finance business so they will give up the front end profit, and let you buy the car at invoice, if they know you will finance the car with the dealer. They will make money on the backend interest rate spread, gap insurance, accessories, and service.

Why? Because they will have a second chance to make money on the back end or financing. However, the tricks I teach you will prevent the dealer from making money on you.

Secret Tip - Don't sign a thing in the finance office until the finance manager acknowledges he will have to give you copies of everything!

Here's why? Sometimes, the sales manager will approve a loan that is questionable meaning not sure if the bank will approve the loan. So the Sales manager will say roll the loan. The finance manager has to process the loan. Here's what could happen later, you might have to return the car.

Finance Games the Car Dealer May Play

You may get a call from the salesman in the next 5-10 days telling you need to come back to the dealer to resign the loan based on the bank requirements. When you get to the car dealer the finance manager will say the bank rejected the original loan but will do it for 2-5% higher interest rate. Here you thought it was a done deal to later find out your monthly payments are going up.

I have heard horror stories, where the dealer will actually sell the car you traded when they are not supposed to. So if you decide you do not want to pay the extra 2-5% higher interest rate and you want your old car back its already been sold.

The dealer is supposed to put the trade in a special location and not sell the car in case the bank rejects the loan and must return your car back to you.

Story – I heard about a car dealer Bill Heard Chevrolet (No Longer in Business) who took a person's trade in and sold him a new car. The dealer sold the trade car and then got a bank rejection on the loan. The dealer then had a tow truck go get the new car this guy just bought so when he went to go to work the new car he just purchased vanished. This customer went to the car dealer to get his old car back and the dealer wanted to sell him another new car and he said no. They refused to give him his money, his trade and he went to the local news station. They did a big expose review on Channel 5 News here in Nashville, TN. Then the TV station got tons of letters and calls telling them similar stories from the same dealership. This led to a nationwide investigation closing all Bill Heard Chevy dealers in the USA.

Channel 5 News in Nashville, TN won National Journalism Awards for their investigate reporting on Bill Heard Chevrolet.

Here are a few links if you want to investigate Channel 5 News in Nashville, TN
http://www.newschannel5.com/story/5408231/bill-heard-hit-by-consumer-complaints-nationwide

http://www.newschannel5.com/story/6658968/bill-heard-investigation-receives-national-journalism-awards

http://www.ripoffreport.com/directory/bill-heard-chevrolet.aspx?p=3
http://www.newschannel5.com/story/5653569/loan-applications-falsified-at-bill-heard

Bill Heard Shuts Down Remaining Dealerships – Channel 5 News
http://www.newschannel5.com/story/9067758/bill-heard-shuts-down-remaining-dealerships

Message Reveals Attitudes Towards Dealer's Customers – Channel 5 News, Audio Tells Customer You Just Got F…ked
http://www.newschannel5.com/story/5642879/message-reveals-attitudes-towards-dealers-customers

Sometimes, the finance manager will call and say they need you to resign the loan at the same payments and interest rates with another bank or lender which is OK because you're not paying more money.

Always, get a copy of everything you sign in the finance office and the credit application (do not fall for "we mail everything to our customers"). Tell them they can still mail you copies but you want copies before you leave too and this will piss off the finance manager. **Make sure you tell them upfront and the finance manager understands that he is to give you copies.**

Even if you have to wait a little longer for your copies just make sure you get all copies signed.

Secret Tip – If the finance manager does not give you copies do not drive the car off the lot because you have not taken possession of the vehicle. The salesman will tell you in the middle or end of the deal hey lets go fill your new car up with gas and have you drive to the gas station which means you took possession of the car by driving it off the dealers lot. Therefore, if the deal goes bad in the finance office you took possession of the car.

Asking for a discount

We've covered how cars are marked up and if you don't have a car to trade use the examples below. Remember to only work your deal off MSRP unless the supplemental sticker has actual stuff added (spoilers, etc.) and after you get a good deal then get your rebates. Don't let them say the discounts include all rebates. Always work them separately.

Car Trade-ins - Probably the least understood process by the general public. I will show you how they are generally marked up and how dealers manipulate the different books to make you think your deal is so great.

My personal advice on this subject is when you are asked if you are trading in your car say "no".

What to say to a salesman who ask do you have a car to trade?

YOU say **"May Be" (Remember the dealer trick "What If")** you are giving it to you mother, brother, sister, kid etc. until almost near the end of the negotiating. That way you can work on the discount off the car first and get all you can get and then throw the trade in on them later. Tell them you changed your mind.

It's a small mistruth but you "may be giving it". Remember the dealer is doing the same to you at almost every turn. They will hate it, but then you can make sure you get the ACV (actual cash value) which is explained below for your trade-in.

Note: when you bring up your trade at the last minute the salesman, sales manager will be pissed off and could give you a lot lower value for your trade by telling you its better to sell it by the owner to teach you a lesson. If you don't trade you lose the tax savings on your traded vehicle because you only pay tax on the trade difference.

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