

# THE CONSUMER ADVOCACY CENTER, P.C.\*

Offices in Chicago and Seattle

A private law firm devoted to protecting consumers' rights

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Lance A. Raphael  
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Licensed in Illinois

\_\_\_\_\_  
Make of Vehicle

\_\_\_\_\_  
Model

\_\_\_\_\_  
Year of Vehicle

\_\_\_\_\_  
Vin #

**DO NOT SIGN ANY DOCUMENTS UNTIL BOTH THE SALES MAN AND THE FINANCE MANAGER SIGN THIS.**

|  |  |
|--|--|
| 1. Is this car new or used?  | Used _____ New<br><b>Please circle the correct answer.</b> |
| 2. Has anyone other than employees of this dealership ever been given possession of this car?  | Yes _____ No   |
| 3. Have you ever sold this car or "spot delivered it" to anyone else before me?  | Yes _____ No   |
| 4. Your dealer thoroughly checked out this car before they bought it to see that it was running well and had not been in an accident, right?                             | Yes _____ No   |
| 5. Was the car ever in an accident?  | Yes _____ No   |
| 6. Do you have clean title to this vehicle?  | Yes _____ No   |
| 7. Was this car ever used as a rental vehicle or used commercially?  | Yes _____ No   |
| 8. Is this car safe to drive?  | Yes _____ No   |
| 9. Is this car very reliable?  | Yes _____ No   |
| 10. Is the car in excellent mechanical condition?  | Yes _____ No   |
| 11. Is this car in good mechanical condition?  | Yes _____ No   |
| 12. Do you use arbitration agreements to take away my constitutional right to a jury?  | Yes _____ No   |
| 13. You wont try to have me sign away any of my other rights under the law will you?   | Yes _____ No   |
| 14. The price you are charging for this vehicle is fair and reasonable and not more than what the car is reasonably worth.   | Yes _____ No   |
| 15. The price of this car is \$ _____ dollars over/under the NADA list price for its make or model.  | Yes _____ No   |
| 16. The dealer is selling me an extended warranty or added insurance products on the car <u>at cost</u> ? If <u>no</u> the mark up is how much? ( <b>sometimes 55%</b> ) | Yes _____ No   |
| 17. The dealer is not charging me a "documentary fee" and then keeping it for itself, is it? (Hidden profit)   | Yes _____ No   |
| 18. Do you stand by your word?   | Yes _____ No   |

WELL THAN PROVE IT. I WROTE DOWN YOUR ANSWERS TO MY QUESTIONS AND I WOULD LIKE YOU TO SIGN IT AND STAND BY YOUR WORD.

Dated: \_\_\_\_\_ Name of Salesperson: \_\_\_\_\_.

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## THIS SECTION IS FOR THE FINANCE PERSON TO SIGN.

|  |                            |
|--|----------------------------|
| 19. Do you have the title to this car in your possession? (If No-it's an illegal sale- leave them.)  | Yes _____ No _____         |
| 20. Can I see the title? (No-Liar)   | Yes _____ No _____         |
| 21. I will be able to sign the title to the car BEFORE I walk out of the dealership? (No- it may be a spot delivery.)  | Yes _____ No _____         |
| 22. Did you check my credit report without getting my permission in writing? (No- well then- ask to see him pull it in front of you.)  | Yes _____ No _____         |
| 23. This dealer does not use any arbitration agreements?   | Yes _____ No _____         |
| 24. You wont ask me to sign anything trying to make me waive my rights given to me by Congress or the State of Illinois?   | Yes _____ No I wont. _____ |
| 25. You will not give me the car unless you are certain that I have been financed with the company listed on the Retail Installment Contract at the rate disclosed, before I walk out of the dealership?   | Yes _____ No _____         |
| 26. Do you use spot delivery riders? (If they said yes above they better say no here.)   | Yes _____ No _____         |
| 27. You wont try to sell my financing to more than the one financing company listed on the Retail Installment Contract, without my express written permission will you? (They better say no or they may be ruining your credit.)   | Yes _____ No _____         |
| 28. You are going to try to get me the best financing rate possible, right?  | Yes _____ No _____         |
| 29. You don't get a kickback from the financing company do you? In other words, you are not charging me any interest over and above the rate for which the finance company will sell it, (the buy rate.) If he says yes and he is getting a kickback than find out what it is and shop around for a better rate for financing. | Yes _____ No _____         |
| 30. You are getting me financing at the lowest rate for which I qualify?   | Yes _____ No _____         |
| 31. I can take a <u>fully</u> filled out copy of the retail installment contract home with me to look at or shop it around <u>BEFORE I sign it, right?</u>   | Yes _____ No _____         |

Dated: \_\_\_\_\_ Name of Finance Person: \_\_\_\_\_.