

Author's Warning

The material you are about to read in this complimentary eBook will help you **SAVE TIME AND MONEY** and can prevent you from being a victim of potentially unethical or dishonest car dealers.

I have spent the past 19 years of my life trying to improve the bruised image of car salespeople. During this time frame I have overseen the sale of over 15,000 vehicles. I have analyzed and researched the tendencies of customers that get the "**BEST DEALS**" and have found many things that these customers have in common, namely they ask very good, very tough question before they spend their hard earned money on the purchase of an automobile.

"DON'T GET TAKEN FOR A RIDE" IS POWERFUL. It will save you 19 years of research and let you in on these "Secret Questions!"

To establish my credibility, I was recently recognized as one of the Top 12 Used Car Dealers in the United States the year this e-Book was written. My personal philosophy has been "If you want to be successful in the car business, look at what everyone else is doing and then to the opposite."

In the next few pages I will tell you the **TOP 10 QUESTIONS** you should ask a car dealer or a private seller **BEFORE YOU BUY** a vehicle (new or used).

I encourage and look forward to your feedback regarding this complimentary eBook. Please feel free to write me or email me your comments, questions, etc. at the address listed at the end of this publication. Thank you for your interest in this publication.

"Mr. Pitman, I'm surprised at what I'm finding! You e-Book is eye-opening and really explains a lot of things well. My wife & I spend a lot of time driving around to different car lots and looking, but that's as far as it goes...it is near impossible to even get in the door of a car dealership because most car salesmen prejudge us and treat us poorly. I don't want to sound like a sob storyist, but it's the truth! Your e-book helps with a lot of things, I agree completely with everything you said and will use this information!
Thank You!"

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Don't Get Taken for a Ride - Question Number 1

Can you provide references or testimonials of people you have done business with in the past?

Very few car dealers can answer this question. In many cases this is because they have very few satisfied customers. Many dealerships simply continue to “buy” new business through their advertising efforts, instead of creating “customers for life” and building their business on repeat and referral business.

If a dealer doesn't have a list of satisfied customers who you can contact regarding their purchases or letters of recommendation and references of people they have worked with in the past, you should consider shopping elsewhere.

Many dealers lure customers in to the dealership with big promises, only to hassle them with high pressure tactics when they get there. Those dealers don't have lifetime “raving fan” customers. I would not do business with any dealer who doesn't have a long list of happy customers.

At Suzuki of Wichita and www.RideHomeHappy.com we have a long list of very happy customers from all over the State of Kansas (and around the Country) – and we have the pictures and testimonial letters to back it up. When you come in, you won't be able to miss seeing them.



Did You Know?

Women purchase over 50 percent of all vehicles sold in the United States each year and influence 85 percent of the buying decisions, spending over \$80 billion. Yet, many car dealerships still treat women poorly in the car shopping process. Wake up dealers!

Don't Get Taken for a Ride - Question Number 2

What do you do to prepare your Used vehicles for sale?

I have personally asked dealers all over the country this exact question. My favorite response (to make fun of) is the dealer that responded, *"I drive them from the auction to the lot."*

Unfortunately this is the same reconditioning process that is followed by many used car dealers. When you're paying thousands of dollars for a vehicle, you deserve to receive something more.

Just like you demand to know if your Doctor is qualified to handle your health or if your Financial Planner is qualified to handle your money; you should want to know more about the qualifications of the people who are handling your automotive needs.

I always recommend that you purchase from a dealer who services what they sell. Notice that every new car showroom in the United States has a service department directly behind it. Cars are man made and cars break. Make sure your dealer has the state of the art service facility, the equipment and the qualified technicians to stand behind what they sell.

At Suzuki of Wichita and www.RideHomeHappy.com every single car on our lot has been inspected and certified by an ASE Technician in a state of the art facility with all of the modern technology and diagnostic equipment. We are always happy to provide you with a written copy of any mechanical or cosmetic reconditioning we do to any vehicle we offer for sale. It is hard to put a price on that kind of Peace of Mind!



Did You Know?

Your credit file may contain errors that can affect your chances of obtaining credit. Under the Fair Credit Reporting Act, you are entitled to have incomplete or inaccurate information corrected without charge.

Don't Get Taken for a Ride - Question Number 3

Do you offer any kind of Guarantee or Warranty on your Used Vehicles?

Why would you want to risk spending money with someone who isn't willing to stand behind the cars they sell? Most dealerships stand behind their vehicles with anywhere from a measly 10% to a whopping 50% warranty. You will find the dealers warranty listed in the window on the used car on the Federal Buyers Guide (it is a Federal Law that each vehicle display this document).

The challenge with these 10% to 50% warranties (anything less than a 100%) is that you do not control the pricing. Here's what I mean. Most dealerships make 50% to 70% profit on automotive repairs. So, let's assume that you have an engine go out in the vehicle you just purchased. The average engine repair today is in excess of \$3,500. If the dealership pays for 50% and you pay for 50%, then you each contribute \$1,750. **OUCH.** First of all, the engine probably already had a challenge when the dealership sold you the car. Second, the dealer has at least \$1,750 worth of profit built into the \$3,500 service ticket. So, you cough up \$1,750 of your hard earned money on a vehicle you just bought, and the dealer loses nothing, in fact, they may even turn as much as a \$700 profit on your misfortune.

SCAM ALERT! You have been warned...be very cautious about anything less than a 100% warranty at time of sale! When someone I care about is shopping for a vehicle, I urge them to consider the guarantee that is included. It may seem like you're getting a good deal from a dealer or a private seller. But that good deal can quickly turn into a nightmare if you experience problems with the vehicle once you drive off.

At Suzuki of Wichita and www.RideHomeHappy.com we stand behind everything we sell, New or Used. After all Suzuki does have "America's #1 Warranty!"



Did You Know?

A Warranty is different than a Service Contract! A warranty is generally included in your purchase and has no additional charge. A service contract is generally purchased by the customer and is offered through a third-party administrator. Under the Magnuson-Moss Act, "service contract" means a "written contract to perform, over a fixed period of time or for a specified duration, services relating to the maintenance or repair (or both) of a consumer product."

[View Our Inventory](#) | [Arrange Financing](#) | [Meet The Team](#) | [Contact Us](#)

Don't Get Taken for a Ride - Question Number 4

Can I see “The Books” on the vehicles that I am interested in?

Want to see a salesperson turn a crazy shade of green? Throw “The Books” at them...

- *Can I see both the NADA and Kelly Blue Book values on the vehicles that I am interested in?*
- *Can I see a Vehicle History Report (AutoCheck or CarFax) on the vehicles that I am interested in?*

Most dealerships don't want to talk about book values, but it is always in your best interest to research the book value of any vehicle you are interested in. Some vehicles that are more in demand will bring a premium price, often over book value. Other very common vehicles should be priced in line with or under book. Educate yourself. Watch them change colors!

AutoCheck and CarFax are reports that will provide you with information regarding the vehicles previous damage, outstanding recalls, factory buybacks, lemon law vehicles and salvage title history. Insist that the dealership provide you an AutoCheck or CarFax so that you can make an informed decision (And make them pay for it!)

At Suzuki of Wichita and www.RideHomeHappy.com you are likely to hear the phrase “No Challenge, Be Happy Too” if you ask any of these questions. “Yes”, we are always happy to provide book values on any vehicle we sell.



Did You Know?

Black Book, NADA Guide, Kelly Blue Book, etc. are used by dealer appraisers to establish used car values. These guides show the appraisers a description of vehicles by make, model, year, and price depending on condition and mileage. This information gives them a fairly accurate picture of the going price for a specific vehicle in the dealer's geographical area. The NADA Guide is normally used by banks and credit unions to establish lending amounts and loan approvals. Kelly Blue Book is the most accepted and popular guide among most consumers today.

Don't Get Taken for a Ride - Question Number 5

Do you have any Money Back Guarantees?

Caveat emptor is [Latin](#) for "Let the buyer beware".

Although the three-day "Cooling Off" rule has been in effect for years, the Better Business Bureau (BBB) reports that many consumers are still confused about their rights. Here is a reminder of where and when this rule applies.

Under the Federal Trade Commission's "Cooling Off" Rule, you have three business days to cancel any purchase of \$25.00 or more that you have made in your home or somewhere other than the seller's usual place of business, such as a rented hotel room. The "Cooling Off" Rule also provides protection for consumers who purchase items at a product party given in a private home. The rule is designed to give consumers options to carefully weigh their decisions away from sales personnel and high-pressure environments.

However, as with every rule, there are exceptions. The "Cooling Off" Rule does not apply to: sales made at the seller's usual place of business; sales made totally by mail or phone; those for real estate, insurance or securities; those of vehicles; those of goods and services that are needed to meet an emergency; or those of arts and crafts in certain locations. The Rule also does not apply to sales that begin as retail transactions at a business establishment, and are completed with the signing of a contract in your home. For instance, ordering carpet at a store and signing the contract when someone comes to your home to measure floor space is not covered.

"We often hear from consumers who think they have three days to cancel a transaction, when the rule actually applies to a limited number of situations," said BBB Bill Moak. "It's important that you understand your rights under the law before committing to any transaction, especially those in which you may change your mind."

WARNING: There is no 3-Day "Cooling Off" period on MOST Car Transactions in MOST States! Most transactions take place at a dealership, which voids this rule. You must educate yourself, research your purchase and gather all the facts (then, if you're like me, Pray!).

Here is the challenge:

- **Sometimes customers Make Mistakes!**
- **Sometimes (oftentimes) Car Dealers Make Mistakes!**

At Suzuki of Wichita and www.RideHomeHappy.com we take the worry, pain, fear and frustration out of buying a used vehicle! Every car, truck, van and SUV comes with our 3-Day "Stay Happy" Money Back Guarantee. You can return the vehicle for any reason! And we won't pressure you into buying another vehicle or keeping the one you bought. Simply bring it back in the same condition in which it was purchased, and you will get a full refund...No Questions Asked. See store for details.



Did You Know?

The FICO score was developed by Fair Isaac & Co. Credit, a company involved in financial analysis. The scoring is a method of determining the likelihood that credit users will pay their bills in a timely manner. Fair, Isaac began its pioneering work with credit scoring in the late 1950s and has been on forefront ever since.

Don't Get Taken for a Ride - Question Number 6

What is my FICO credit score?

It's not uncommon for dealers to tell you that you have worse credit than you actually do. This allows them to penalize you with higher rates, which allows them to make more money. This is pulled on people with good credit too, as it works well because most people do not know their own credit score. It's funny, most people know their own blood pressure and their cholesterol levels, but they don't know their credit score.

If a dealer won't show you a copy of your credit score they are using (from one of the 3 major credit bureaus), **LEAVE** (They can't give you a copy of your credit bureau, but they can show you your 3-digit FICO score). Note: If they pull multiple credit bureaus, demand to see all of your scores!

A friend of mine recently bought a car recently from and was told by the finance manager at a competitor's store that "He had never seen anything quite like this." My friend was told that his credit score was only 660 and that "His rate would be affected negatively." In fact, his Trans Union score (which most Kansas lenders used) was **709** (anything over 700 is generally preferred rates). The finance manager told my friend he was only a **660 score**, quoting his Experian score. While this was not a lie, it was an omission of facts that cost my friend thousands of dollars in unnecessary finance charges.

The three credit bureaus utilize the FICO score or credit score as part of their overall credit reporting to lenders. In Fact, there are many today who actually look no further than the FICO or credit score. In other words, if your FICO score is below a certain level, you will not be considered for a loan by certain lenders. On the other hand, if your FICO or credit score is above a certain level, the doors to certain lenders automatically will swing open.

At Suzuki of Wichita and www.RideHomeHappy.com we will tell you what your score is and provide a team of experts to give you with all the facts you need to make an intelligent decision. We have created many helpful publications which will help you understand what your credit score means. Contact us to receive these publications at No Charge. Several of these complimentary resources are available online at www.RideHomeHappy.com.

Don't Get Taken for a Ride - Question Number 7

Can you help me arrange financing at competitive rates with a Good Credit History? Or, Can you help me arrange financing with a Poor Credit History?

Many dealers will be able to connect you with exceptional rates and finance sources if you have good or excellent credit, but many dealers fail to help people who have had credit challenges in the past (Even with excellent credit, many unprofessional dealerships fail to offer 100% of the customers 100% of their options 100% of the time).

I am personally very passionate about this topic. I have personally had credit challenges in my past that wouldn't allow me to borrow ten cents for ten minutes. I literally couldn't buy a pop and charge it. What I remember most about my credit challenges was the way that I was treated by auto dealerships. The ironic thing about this is that most car salespeople that I know have had their fair share of credit challenges, so who are they to pass judgment on us?

Many banks and finance companies base their decision to loan you money in large part based on the relationship they have with the dealer. A dealer who has good relationships with a finance company will be better able to help you obtain financing. Building these relationships takes time, energy, and patience – which many people lack.

During the past 19 years, not a day has gone by that I haven't given out tips to anyone who is willing to listen about how to raise your FICO score and how to improve your credit and thus your financial life.

My team of Finance Experts has helped thousands of people who have had credit problems obtain fair financing and re-establish their credit. We have over 100 years of combined experience in the field of automotive lending. We have a list of lenders and happy customers (with improved credit) available for you to see and we will never hassle you about your credit! We are the best dealership in the world at helping customers arrange financing (according to me). If we can't get you a loan with one of our bank or credit union partners, then we have our own finance company that will give you a 2nd chance with the most basic of qualifications!

Don't Get Taken for a Ride - Question Number 8

What are you offering me on my trade in?

Most people who choose to upgrade their vehicle currently own another vehicle. This usually leads to a dealer trade in.

Trade-in prices are market conditions and vehicle conditioned with strong influence from the NADA book (yellow), Black Book or Kelly Blue Book. When you are presented with an offer for your trade in, you should ask how that compares with the Book values. If there is a big unexplainable difference, you should leave.

When looking at these book values look for a few items:

1. Make sure that the proper region or zip code is chosen. Many dealers change the region or zip code to raise or lower book values to their benefit.
2. Make sure that the proper equipment is used in the assessment. Again, adding or deleting equipment from the list will change the value to their benefit.
3. Make sure the proper condition evaluation is given on your vehicle. Vehicles range from "excellent to good, fair or poor." Make sure your vehicle is evaluated fairly and you are given an explanation of this evaluation.

At Suzuki of Wichita and www.RideHomeHappy.com we include the applicable Book values of your trade-in (with the correct region, equipment and evaluation) along with our complimentary appraisal of your vehicle so that you can see for yourself that we aren't playing any games.

PS: We will give you multiple options for you current vehicle. You can trade it (save on sales taxes), we will give you an offer to buy it from you directly, or we will help you sell it!



Did You Know?

Beware of Fraud if you choose to sell your vehicle "For Sale by Owner." There are scammers roaming the Internet looking on eBay, AutoTrader, and just about any classifieds site. All of these sites have fallen victims, no matter how big or small. Western Union urges you to protect yourself from fraud by considering the following: Never send money to a stranger using a money transfer service, beware of deals or opportunities that seem too good to be true, and don't use money transfer services to pay for things like online auction purchases.

Don't Get Taken for a Ride - Question Number 9

Why should I buy a car from you versus anyone else?

Most dealers will tell you that you should choose them because of **Price** or **Service**.

Low Price in the car business is an empty promise. All vehicles are priced based on supply and are held in check by book values. Generally, you will get a very similar price no matter where you shop. Beware of a dealer promising a price that is "too good to be true" - It most likely is...too good to be true. They will make up the difference in the finance department or they may not give you a fair amount for your trade in.

Service is another poor answer to this question. You should expect service! Providing good service should be a requirement, not a bonus. But sadly, most people who promise good service fail to deliver.

You should buy a car from someone who is able to give you a quick and powerful answer to this question...someone who actually provides something beneficial to you.

When I am asked that question, I share with my customers a few items that I believe separate us from our competition. At Suzuki of Wichita and www.RideHomeHappy.com:

1. Our Salespeople are Non-Commissioned. We give you the facts you need to make an intelligent decision, quickly. We are not afraid to say "I don't think this car is right for you."
2. We are the Financing Experts! Nobody works harder to get you approved on terms you are super excited about than us!
3. You Can't Make a Mistake! If you do, we have our 3-day "Stay Happy" Money Back Guarantee!
4. Work Directly with a Decision Maker (No Time Wasting and No Monkey Business)!
5. America's #1 Warranty!

Don't Get Taken for a Ride - Question Number 10

Can I speak with the Owner of the Business?

Yeah Right! Most car dealers today are collectors; they collect car franchises, boats, planes, wine, golf clubs, and other stuff. Most dealers are “absentee” meaning they are absent from the business and their employees are manning the ship.

I love my job. I love serving customers. My goal is to change the landscape of the car business. When you are in the store, be sure to stop by my office and say hello. My door is always open and I work hard 6 days a week to serve our customers (No time for golf, I'm busy raising a family).

Speaking of Family; be sure to bring yours (We Love Children – Young and Old). We have FREE movie night every night at 6:00pm (we're open late every night until 8-ish pm), showing the greatest kids movies of all time. Since we don't allow vending machines in the store; we have FREE soda, popcorn, balloons and oftentimes pizza, hamburgers and hotdogs waiting for you. I almost forgot; we also have FREE world-class Starbucks coffee and homemade iced tea (only the best for you) day and night.

We sell cars in down-pour rain, 110 degree heat, 5 feet of snow, baseball sized hail, and bone aching extreme-cold so don't let weather be an excuse! We have umbrellas, a transport van and a bunch of folks who will run around and bring you whatever you need! Remember, we're here to serve!

If you're coming from outside of 50 miles to visit us, we will throw in gas money to help with the trip, just as our way of saying welcome to Wichita. We will also provide a list of things to do in Wichita and a huge selection of special savings offers and incentives for our out of town guests (many of our customers come from outside of Wichita)...**Good News travels Fast!**

Contact the Author:

Thank you for the chance to share this information with you. Please accept my invitation to contact me personally whenever you have a question about car buying or are thinking about buying a vehicle for yourself or someone you love.

Scott E. Pitman, D.M.N.

“If you don’t know cars, you better know the dealer.” (And know you know one!)

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About the Author:

Scott lives in Wichita, Kansas with his wife Michelle. They have 3 great kids and 2 dogs. Scott has spent the past 19+ years trying to change the landscape of the car business and the bruised reputation of car salespeople all over the country.

Scott was recently recognized as one of the Top 12 Independent Automotive Retailer’s in the United States by Auto Dealer Monthly Magazine.

Scott is a Christian Business Owner whose goal is to run his business “By the Book.”