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Before Engine Start Up

NOTE: Stand behind vehicle upon start up; look for smoke:

- Barely visible or just a little (white is normal)
- Blue smoke indicates burning oil
- Black smoke indicates engine too rich (too much fuel)
- Heavy, white smoke indicates a blown head gasket or cracked head

Test-Drive

NOTE: Never buy a car without driving it extensively first. If the owner or dealer balks, walk away.

- On your test-drive, find some rough pavement; go over a few bumps and listen for rattles, squeaks, and loose suspension.
- Test to see if car pulls to one side or the other (sudden veering may indicate car needs front-end alignment).
- (Front-wheel drive only) Find a parking lot and turn sharply to the right and left in a tight circle and listen for knocking sounds (may need CV joints).
- Brake performance: Brakes should stop smoothly and quietly (no squeaks or pulsations or pulling from one side to the other).
- Brake pedal should feel firm—not spongy.
- Engine performance: Engine should run smoothly and quietly. Listen for pings, rattles, knocks, grinds, vibrations, squeals, engine hesitation, or stumbles on acceleration.

- Transmission performance: An automatic transmission should shift smoothly without jerking, slipping, or hesitation on upshift. When coming to a stop, it should not bang on downshifts.
- A manual transmission should operate easily with one-inch toe play on clutch pedal. Shift gears and listen for grinding sound. If you hear noise, chances are it may need a clutch plate or internal repairs.

Sample

How to Inspect a Used Car

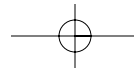


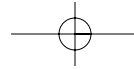
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Vehicle quality is better than ever before. That's especially good news if you're in the market for a used vehicle. Still, there's work to do before you hand over your money and the seller hands over the keys.

A shiny exterior may be appealing, but it takes more than good looks to make your used-car purchase a good deal. Your time's well spent test-driving the vehicle, asking the seller some questions about the car's history and maintenance, and inspecting the vehicle for telltale signs of existing or potential problems.

"When it comes to buying a used vehicle, there's no place for impulse," says Mike Murphy, president of Check It Out Inc., an independent mobile inspection service in Largo, Fla. The last thing you want is unexpected expenses soon after your purchase, especially with high mileage or older vehicles no longer under warranty.

So, put on some comfortable clothes and grab a flashlight, rag, pencil, and this checklist. Your personal inspection will help you narrow your choices. Then, Murphy suggests you pass the checklist on to anyone conducting additional professional inspections, which he says any car worth more than a couple hundred dollars warrants.

And for help with financing, see a loan officer at your credit union.



Sample

Under Hood

✓ Check:

- Leaks
- Fluid levels
 - Oil (should be light brown)
 - Antifreeze (should be green)
 - Power steering (should be clear)
 - Transmission (should be red)
- Belts (check for cracks)
- Hoses (should be firm, not soft or hard)
- Battery and connections (green dirt should be visible on terminals)
- Electrical connections and wiring
- Old oil buildup or sludge inside valve cover—where the oil filler cap is (signs of neglect)
- Fuel smell

Under Vehicle

✓ Check:

- Leaks
- Undercarriage for damage
- Exhaust system
- Tires for uneven wear
- Loose parts hanging from body
- Rear suspension for leaks
- Rust on body
- CV boots (corrugated rubber boots, usually black) that surround the CV joints on front-wheel drive vehicles

Body/Chassis

✓ Check:

- Operation of hood, doors, door glass, all latches, and keys
- Exterior body paint (look for overspray on weather strips, molding around windshield, rear glass, inside fenders, near hood or truck lid, rear panels, and door handles)
- Vehicle's body for waviness, irregularities on both sides
- Mismatched colors and uneven textures
- Poorly fitted panels that suggest body repairs
- All lights: headlamps, taillights, turn signals, brake lights, back-up lights, and license plate tag lights
- Spare tire, jack, and tools
- Water or water damage in trunk

Interior

✓ Check:

- Seats, door panels, headliner, rugs, and mats
- Seat belts, front and rear
- Door locks, power windows, and power seats
- Radio, tape player, or compact disc player
- Horn and steering column
- Windshield wiper and automatic fluid
- Dash lights, interior lights, and everything you can get your hands on

