

Resource Information

Experian Auto History
www.e-autohistory.com

Carfax
www.carfaxreport.com
www.carfax.com

Auto Check
www.autocheck.com

Thomson Reuters CLEAR
<http://clear.thomsonreuters.com>

ISO
www.iso.com

Federal Trade Commission
www.ftc.gov

NADA
www.nadaguides.com

Kelly Blue Book
www.kbb.com

Pace's Buyers Guides
www.carprice.com

Edmunds
www.edmunds.com

AutoSite
www.autosite.com

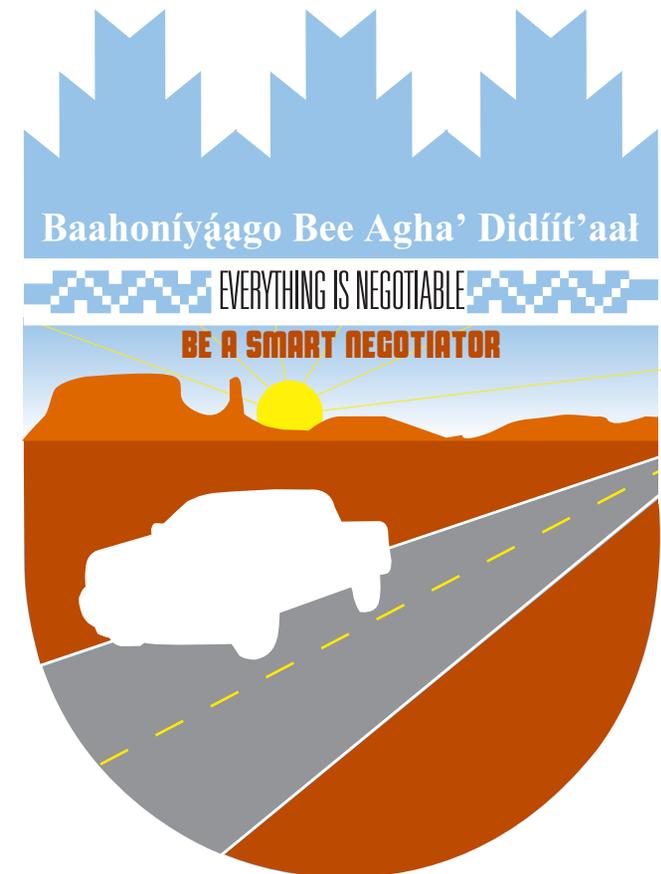


DNA-People's Legal Services
PO Box 306, Window Rock, AZ 86515
T 928.871.4151
www.dnalegalservices.org

Navajo Nation Human Rights Commission



PO Box 129, St. Michaels
Navajo Nation (AZ) 86511
T 928.871.7436 · F 928.871.7437
www.nnhrc.navajo-nsn.gov





THINGS TO KNOW WHEN YOU'RE BUYING A VEHICLE



*Baahoniyáago Chidí Bááh Aadooleelígíí
Bee Agha'didiit'ááł.*

Negotiate the price of the vehicle.

Do NOT negotiate the monthly payments. Instead, negotiate the price of the vehicle.

Start your negotiation with the Invoice Price, not the Manufacture Suggested Retail Price.

Stick to purchasing the vehicle you researched and decided to purchase.

If Navajo language is used in the sale presentation or during the negotiation of the vehicle, the Navajo language must also be used during the explanation of the sale contract.

Naaltsoos Bee Agha' Dit'aahi.
Contract

Negotiate the language in the contract such as deleting document fees, deleting the arbitration clause, no cool down period, etc. Request all fees to be disclosed.

Ask for a copy of the written information sent to the financier and the written response from the financier.

Drive the new purchased vehicle off the dealer lot, *only* when the finance is completely approved. Do NOT take the vehicle unless the finance is completely approved.

Should you be told to take the vehicle home without the finance approved, ask the dealer to disclose laws pertaining to "spot delivery."

Do not surrender your car keys at all. If keys are withheld from you and not returned to you, call the police.

Before signing the contract, read it carefully or have it explained to you in detail in the language of your choice before signing it. If you don't fully understand the English language ask to have the information explained in the Navajo language.

Remember, you'll be paying for the vehicle, not the financier or dealer.

Do not finance certain add-ons included in contract unless you requested them:

- Vehicle Insurance
- Regular Maintenance

*Doo Nił Ákót'éeégóó T'óó Bits'áqjì'Dah
Didiináatgo Ná'ahóót'i'.*

Be prepared to walk away.

If trading-in your old vehicle, make sure the trade-in is in writing otherwise you will not have traded-in your vehicle.

If it is NOT stated in writing, you did NOT trade-in your vehicle.

If you are purchasing a used vehicle, ask to take it to the mechanic you trust for second opinion and have warranties in writing.

If you are purchasing a used vehicle, ask the dealer to provide a history of the vehicle from the total loss federal data site.

Díí Táago Nił Bééhózin Doo:
Remember three things:

DOCUMENT, DOCUMENT & DOCUMENT
All transactions on your new or used vehicle.

Make sure you clearly understand:

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
% \$ _____	\$ _____	\$ _____	\$ _____	\$ _____ is

Remember oral agreements are not apart of the contract until its is written!

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign. No oral changes are binding. Buyer Signs Co-Buyer Signs

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.

See back for other important agreements.

NOTICE TO THE BUYER: 1. Do not sign this contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the contract you sign.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.