

CAVEAT EMPTOR

Even if you cannot remember much Latin from your schooldays you will probably recognise the above phrase, 'let the buyer beware'. This is true of most things, but particularly of anything expensive and as a car is likely to be your largest purchase after your house -especially when you add up what you spend on all your cars in your lifetime- the saying is particularly appropriate.

Although I've bought lots of cars privately and professionally during my life, six months spent last year looking for a particular model brought the process of car-buying into focus (and no, I didn't ever find what I was looking for in a condition that said 'buy me'). I am often surprised by just how casual people are about the car buying process, but sometimes this is due to their not being really serious. You only have to look at the number of cars relisted on eBay to see just how far people will go with a purchase without having the necessary commitment or even the money to buy, so I never go to see anything without being fully prepared to buy on the day.

Of course, before you get to the stage of turning up to view, you need to interrogate the owner by phone and/or email. Make sure that you know enough about what you intend to buy so that you can ask pertinent questions about known trouble spots and if the initial chat is promising an HPI check will be appropriate. Aside from saving the cost of fuel and wasted time, handing over your money for something that can later be taken away from you by a finance company with no compensation makes this a very wise move, although there are two points about these checks to bear in mind.

HPI reports are all very well, but there can be more to these than meet the eye. I was looking at one for a red car last year and pointed out to the owner that the report said the car used to be blue. 'Where does it say that?', he said and while I could see no evidence of a colour change and so it was probably a mistake by someone years ago, he had simply not read the report that he had paid for, or rather he had looked at the big things and not

taken in the detail. I also checked a car that I was interested in at an apparently -aren't they all?- reputable dealer, only to find that it had been on the damage register not once but twice earlier in its life. Now, they were advertising that all their cars were 'HPI checked', but this is not the same as being HPI clear! They would probably claim that their checks were to see if there was any problem with a car's recent past, but the implication of their claim was different to the reality of the situation.

Having found a suitable prospect which checks out positively you need to go and take a look. Always take the phone number (in case you get lost or held up) and a copy of the advert (to highlight any discrepancies) and unless you're buying from somewhere with a workshop attached you will need to address the problem of inspection. It is surprising just how much more you can see in the nooks and crannies of a vehicle using a powerful flashlight - especially when looking at the underside- and always take something to kneel on; one of those garden kneelers can be quite useful, especially as you get older! There are too many model-specifics and the general points are too well known for me to go into any detail over inspections, but while you should look carefully do not get too distracted over the details and try and see the overall picture.

If I am unable to come to an instant decision I usually go away and make a list of for/against points and look at these in financial terms against the price being asked. However, no matter how carefully you have asked your questions prior to your visit, things are often not as you were led to believe. Sometimes this is due to sheer dishonesty, sometimes due to a seller simply having different values and sometimes even their failing to see the car in overall terms. For instance, a car I travelled to Cornwall to see certainly had the new radiator mentioned, but also the pushing sideways of the entire front which caused it. Likewise, the massive amount of work carried out on another car was only substantiated by a handwritten list provided by the previous owner, which was enough for the present owner to buy it but not for me.

As I say, no matter how many questions you ask, people often don't take their obligations as sellers seriously. Long trips in appalling weather have found a car which was claimed to have

had a timing belt 'within the last couple of years' actually having a service book that recorded it as SIX years ago, a car with a worrying steering vibration ('oh yes, it's always done that'), a car with an oil-soaked top hose that would preclude the drive home and one with an ominous bulge of filler in the rear of one sill that spoke of serious corrosion or damage.

Finally, a few common phrases in adverts that should set the alarm bells ringing. 'Little work for MOT' and 'Minor work to complete' should make you ask why the vendor does not do these things and sell the car for more if it is so easy and be weary of anyone selling a car soon after purchasing it. There can be legitimate reasons for this, but it can also be because they have discovered something horrible about it. Ultimately you always have to know when to walk away and you must remember that the world is full of cars and so there will always be another.

MJB

PS. Make sure that they actually own the car too!