



Guide - Part 3

Checking a car that's for sale

What are the checks you need to make and the key areas of concern you will need to examine to ensure a classic MG you have found for sale is a wise purchase? In the first article we reviewed in outline the whole process to provide an overview of what is necessary and in the second we covered the thorough research that a buyer needs to do before buying a classic MG. This third article covers the essential checks you need to make on a car you are thinking of buying – the vital vehicle data check, the list of questions you will need to ask when you first contact the seller and the essential checks to make when viewing and test driving a car.

Making a vehicle data check

If you do one piece of research, do make a vehicle check as it is the wisest investment you will make when buying any secondhand car. The vehicle check will reveal if the car has been reported stolen, has outstanding finance on it (if it has, then it is technically still the property of the finance house), has been written-off or has been recorded as scrapped. From the vehicle check report you will be able to confirm the Vehicle Identification Number or VIN for the car, so you can match it up to the numbers on the car and those on the V5C registration certificate. The vehicle check may also show up any discrepancy in the recorded mileage which will enable you to enquire just how certain the seller is that figure is correct. The discrepancy could be a new odometer has been fitted – either because the original unit failed or a replacement mph unit was fitted

when a car with a kph unit was reimported. Of course the mileage could have been wound back by either the seller or an earlier owner of the vehicle. If the history file with the vehicle contains annual MOT certificates recording the mileage at each test date, then a doublecheck can be made. Finally the vehicle check will reveal how many previous owners the car has had which can be useful if you are trying to piece together the vehicle's history.

Vehicle report shows outstanding finance

If a loan or hire purchase agreement is still outstanding when you buy the car, the finance company will retain a legal interest in the car until the loan or HP outstandings are repaid in full. If you buy the car in ignorance of any outstanding debt then the finance company may repossess it. You may believe that as an innocent purchaser you would retain good title to the vehicle in that type of situation, however it can prove an extremely difficult and a lengthy process to resolve a dispute or repossession with a finance company. The vehicle check report will show details of any finance agreement and identify the finance company. You should contact the finance company and ask if the agreement has been fully repaid. If it has, ask for written confirmation and only consider buying the vehicle once you have received it. If the finance company indicates there are loan amounts or HP commitments

outstanding, ask the seller to obtain a settlement figure from the finance company. The finance company will not supply that information to you as it is confidential to the borrower or HP customer (the seller in this case) and is likely to be considered personal data covered by UK data protection requirements. If the seller is not able to discharge the finance outstandings before the purchase – clearly the preferable situation and most likely – then as buyer you will need to agree arrangements with the finance company and the seller which ensure a payment is made to the finance company on completion of the purchase of the car, with any balance of the purchase price monies then paid to the seller. Once the finance outstandings are repaid in full, the finance company should automatically contact the credit reference company to have that outstanding finance record removed from the data they hold for the vehicle.

Vehicle report shows if the car is stolen and if it has been scrapped

Cars taken without the owner's consent and reported as stolen are recorded on the Police National Computer. Your vehicle check will reveal whether the car is listed as stolen. If the car has been written off at some stage by an insurance company in the UK, the vehicle data check will reveal that. The category depends on how serious the write off was. There are five categories.

Where can you get a vehicle check?

You can do a vehicle data search on a number of websites – for example the Autotrader website and AA Car Data Check service provide a convenient way of purchasing a search. You can also do a search on the DVLA website too but that will provide only very limited information but it is useful to have confirmation the model of car does match the registration number and that the car is taxed for the road or on a SORN!

Preparing a list of questions when contacting the seller

Prepare a list of questions to ask the seller when you first telephone to learn more of their car and make notes while speaking with them. They should include these eight vital questions: who owns the car, what is the condition of the car, what is the mileage, is the car taxed and is



Online Autotrader vehicle check is available at www.autotrader.co.uk there a current MOT test certificate, what is the reason for selling, has there been any accident damage or repairs, what is the maintenance history and are there any modifications or non-standard features on the car? Ensure you have a landline number for the seller and not just a mobile number. See our detailed checklist of questions to ask when you make the initial call to the seller.

Visiting the seller and viewing the car

Always visit a private seller at their home address and make sure they do in fact live there. Visit a trader at their business premises so you can judge the style and quality of their operations and check the trader really does trade there. Do not arrange to meet a seller at a motorway service station, lay-by or any address other than the one where they live or trade from. Check the seller's address is the same as the one listed on the V5C document and check the V5C has not been illegally amended. You can check the validity of a registration certificate prior to purchasing a car, just call the DVLA hotline on 0870 241 1878.

Take the original advert with you, plus the notes you made during your initial telephone conversation with the seller. This will enable you to check details like mileage and road tax are the same as you were told during the call. Check whether any extras are included – like a hardtop or a period radio. See our detailed check list and cautions for inspecting a car for sale.

Checking classic MGs that are over 50, 35 or even 15 years old needs care. If you like the car, then you may feel a thorough inspection by an experienced MG specialist is necessary to ensure that problems you might easily have missed are identified. With a clear knowledge of any problems, often rust in structural sections or panels, you will be able to assess the likely cost of refurbishments necessary to get the car up to the standard you want. A group of well

established MG specialists offer vehicle inspection services for classic MGs.

Checking a car for the key areas of concern

When looking at a classic MG offered for sale it is essential you check the car thoroughly for any faults or damage. Use our detailed checklist of steps to ensure everything is checked:

View the car in good light. Never check a car in the dark or in the rain. It will make it very difficult to spot scratches, dents, rust and other defects.

View the car alone. Try and take a look at the car before you meet the seller. This will give you an opportunity of an initial inspection without being distracted by the seller.

Start the engine from cold. Where you can, start the car with a cold engine as this will make it easier to spot starting problems or excessive smoke.

Check alignment. Crouch down in front of the car- both front wheels should be directly in front of the rear. If they are not, it could mean the car has been in a crash with a slightly twisted chassis.

Check panel fit. Check the gaps between the body panels are equal – if they are not, the car could have had body panels fitted badly or it may have suffered an impact.

Take a look at the tyres. Are they in good condition including the spare? The minimum legal tread depth for tyres in the UK is 1.6mm. The age of the tyres is also an important factor as the suppleness of the rubber tread hardens with age so that after about 7 or 8 years it can compromise ride and roadholding. See the useful article on tyre sidewall markings in the August 2008 issue of Safety Fast!

Check for rust and accident damage. Check under the car, beneath the bonnet and carpets for rust and signs which suggest the car has been in a crash, such as welding marks or other work.

Check the interior. Make sure the seatbelts work correctly, the seats are firmly fixed to the floor and move forward and back on the runners, and that the floor panel is not seriously rusted. Check the switches function – sometimes you may find a switch does not seem to work. Clicking the switch on an off a few times may clear the problem.

Check under the bonnet. Look for signs of oil leaks and use the dipstick to check the level and condition of the engine oil. If the level is low, the owner has not been looking after the car properly. Without prior comment or discussion ask the seller a simple question – “when did you last change the oil?” and then following their reply ask “and how often do you change it?”

Check for a damaged head gasket. Look around the oil filler cap for a white mayonnaise-like substance - this is an indication of a damaged head gasket which can be very expensive to put right.

Test driving the car

You should never buy a car without first driving it. Make sure you are fully insured to drive the seller's car and take evidence with you so you can reassure the seller. A prudent seller should be in the car whenever the prospective buyer has possession of the keys and they should never let the buyer go on a test drive alone – the buyer might never come back leaving the seller a stunned observer. The fear of a “drive-off” is not a fanciful possibility – it does happen, so beware! See our detailed test drive checklist.

This series continues with “Part 4 - Negotiating the deal, making the payment and checking the documents”. Article contributed by Victor Smith.

