



SAMPLE REPORT — PREVIEW

Customer Goal

Purchase a reliable used SUV under \$25,000 and maximize trade-in value on current vehicle.

1. Vehicle Fit Analysis — 2019 Honda CR-V EX-L

Reliability: Excellent Known Issues: Minor A/C compressor failures on some units Maintenance Cost: Low Fuel Economy: 27–33 MPG Insurance Cost: Moderate Resale Value: Strong Pros: Reliable, safe, efficient, high resale Cons: Higher used-car pricing vs. competitors

Overall Fit: A strong match for long-term ownership, low maintenance, and daily commuting.

2. Market Pricing Strategy

Fair Market Price: \$23,400 – \$25,100 (based on mileage, trim, and condition)

Legit Fees:

- Doc fee
- Registration
- Sales tax

Junk Fees to Reject:

- VIN etching
- Paint protection
- Nitrogen tires
- “Market adjustment”
- Security package

Negotiation Target: \$24,000 OTD (ideal) \$25,000 OTD (acceptable)

3. Trade-In Value Estimator — 2014 Toyota Camry SE

Dealer Trade-In Range: \$7,800 – \$9,200

Private Sale Range: \$10,000 – \$11,500

CarMax / Carvana Comparison:

- CarMax: Typically highest for older sedans
- Carvana: Lower but convenient
- Vroom: Inconsistent offers

Best Option: Private sale if maximizing value; trade-in if prioritizing convenience.

4. Negotiation Script (What to Say)

Use these exact phrases:

Step 1 — Start the Conversation “I’m only discussing the out-the-door price today. What is your best OTD number?”

Step 2 — Counter “Thanks. Based on my research, I’m targeting \$24,000 OTD. Can you get closer to that?”

Step 3 — Avoid Monthly Payment Traps “I’m not discussing monthly payments — only the total out-the-door price.”

Step 4 — Trade-In Timing “I’ll discuss my trade-in after we agree on the vehicle price.”

Step 5 — Walk-Away Line “I appreciate your time. I’m going to think about it and compare a few options.”

5. Dealership Tactics to Watch For

- Add-on packages you didn't ask for
- Warranty pressure
- "This deal is only good today"
- Payment packing
- Inflated doc fees
- Markups disguised as "protection packages"

6. Financing Strategy

Best Option: Local credit union pre-approval APR Goal: 5–7% (typical for this vehicle/credit tier)

Avoid:

- Marked-up dealer APR
- Long-term loans (72–84 months)
- Add-on finance products

Tip: Even if you finance through the dealer, you can refinance later for a lower rate.

7. Personalized Game Plan

Before You Go

- Get a credit union pre-approval
- Bring trade-in photos and service records
- Print or screenshot comparable listings

At the Dealership

- Inspect tires, brakes, and interior wear

- Ask for a full OTD price breakdown

During the Test Drive

- Listen for suspension noise
- Check A/C performance
- Test acceleration and braking

During Negotiation

- Stick to OTD price only
- Introduce trade-in last
- Decline add-ons

In the Finance Office

- Decline warranties unless requested
- Decline GAP unless financing > 80% LTV
- Review every line item

Before Signing

- Confirm OTD price
- Confirm APR
- Confirm no add-ons were added

8. Final Recommendation

This is a strong purchase if you can secure an OTD price under \$25,000. Your trade-in is worth \$7,800–\$9,200, giving you solid leverage. Proceed confidently with the negotiation script provided.

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