

# BUYER BEWARE

## Buying Vehicles Online



### What You Need to Know

The popularity of vehicle sales through online marketplaces such as Craigslist, eBay, Facebook Marketplace, OfferUp, Letgo and other sales apps has grown in recent years. While most sellers are honest people there are some looking to take advantage of unsuspecting buyers. Try to deal with local sellers in person, if at all possible.

### Typical Scams

Consumers should be cautious to avoid scams that may involve:

- ▶ Sale of stolen vehicles
- ▶ Sale of vehicles without titles
- ▶ Fraudulent wire transfers
- ▶ Unreported salvaged/flooded vehicles
- ▶ Odometer fraud/rollback
- ▶ Fraudulent titles
- ▶ Broken promises to deliver title - "It's in the mail."
- ▶ Sale of vehicles with liens
- ▶ A deposit to take the vehicle off the market
- ▶ Any unconventional payment method, such as Bitcoin, gift cards or wire transfers
- ▶ Payment prior to receipt of title

### Best Safe Practices

#### Before the Sale

- ▶ Deal locally and face to face. Don't buy sight unseen.
- ▶ Don't send money to the seller until you have seen and inspected the vehicle in person.
- ▶ Request the Vehicle Identification Number (VIN) from the seller in advance of the sale.
- ▶ Run a vehicle history report to check for any issues with the vehicle. Verify that the vehicle information provided by the seller matches the vehicle history report. Vehicle history reports can be obtained from Carfax and the National Insurance Crime Bureau.

- ▶ When buying online, research the seller and view their profiles for misinformation, suspicious activity, the sale of multiple vehicles or the vehicle advertised in multiple states.

## **During the Sale**

- ▶ Conduct the sale in a public place such as DMV. Police departments offer Safe Trade Stations; a list is available at [safetradestations.com/safetrade-station-list.html](https://safetradestations.com/safetrade-station-list.html). If the seller is unwilling to meet in a public place, there may be an issue.

### **Check the Title**

- ▶ Ask for photo ID identification from the seller and ask to see the title to the vehicle. Compare names on both to make sure they match.
- ▶ Look at the title to see if it is marked “water damaged,” “taxi,” “repaired” or “rebuilt.” “Repaired” or “rebuilt” indicates a salvaged vehicle. In the case of rebuilt vehicles, Virginia law requires a disclosure form (VSA 59) be completed by the seller informing the buyer of the salvage status.
- ▶ Do not accept a title with erasures or alterations.
- ▶ Make sure the reading on the vehicle and the listed mileage on the title match. If the mileage on the vehicle is lower than the mileage listed on the title this MAY indicate fraud. Beware of older model vehicles with very low mileage.

### **Compare the VIN**

- ▶ Make sure the VIN on the title matches to the VIN on the vehicle.

### **Get a Bill of Sale**

- ▶ Always get a signed Bill of Sale with accurate information to include the vehicle identifiers (make, model, VIN), the seller’s personal information and the sale price.

### **Be Prepared to Walk Away**

- ▶ Don’t give in to pressure from the seller. If the deal seems “too good to be true,” it probably is.

## **Reporting Fraud**

If you believe you are a victim of fraud or have information on someone committing fraud, contact DMV at [zerofraud@dmv.virginia.gov](mailto:zerofraud@dmv.virginia.gov) or 1-877-ZERO-FRAUD (1-877-937-6372). Sales apps also have fraud reporting avenues. You may also contact your local law enforcement agency.