



## THE SAVVY CONSUMER COLUMN

**The Savvy Consumer**  
**Mary Clement, Director, Tennessee Division of Consumer Affairs**

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**CONTACT:** D. Christopher Garrett  
or Shannon Ashford  
615-741-6007

### **Tips on Home Solicitation Sales and the 3-Day Cooling Off Period**

**Nashville, TN** – If you have ever felt “buyer’s remorse,” the Home Solicitations Act of 1974, often referred to as the “3-Day Cooling Off Period,” may benefit you.

Home solicitation refers to a door-to-door sale. The seller either invites himself to your home or he tries to sell you something in a place other than his usual place of business. The consumer has the right, until midnight on the third business day after signing an agreement or an offer of purchase, to cancel the sale.

Situations in which consumers have a right to cancel include:

- If the seller makes the first contact and everything takes place in your home
- If the seller does not have a fixed business location in Tennessee and sells you something from a temporary location

The Home Solicitations Act does not apply to:

- Cash sales less than \$25,
- motor vehicles and/or farm equipment,
- insurance or securities products or
- farm animals, produce or perishable items.

Consumers should be aware that home solicitors are required to present a receipt or written agreement that explains the right to cancel, as well as the mailing address of the seller. If the consumer does cancel a home solicitation sale according to this act, the seller has 10 days to refund any payments. If the seller has already delivered goods to you, he has 20 business days to retrieve the goods.

Please feel free to call Consumer Affairs toll-free at 1-800-342-8385 or visit [www.tn.gov/consumer](http://www.tn.gov/consumer). Consumer Affairs is a division of the Department of Commerce and Insurance, which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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