

## WHO WE ARE



Paula J. Shaw, Executive Director  
Tennessee Motor Vehicle Commission

The Tennessee Motor Vehicle Commission is dedicated to helping protect consumers. We are committed to the uniform and impartial application of the Tennessee Dealer-Manufacturer Licensing Laws, Rules and Regulations. These regulations are intended to empower consumers while allowing dealers to compete for business on a level playing field. Licensing offers consumers a mechanism to voice their concerns.

We look forward to serving you! Visit us online at [www.tn.gov/commerce](http://www.tn.gov/commerce) or give us a call at (615) 741-2711 for answers to common licensing questions, links to key resources and more.

## FILE A COMPLAINT

Consumers are encouraged to file complaints with TDCI when they feel they have been the victim of an unfair or deceptive business practice, witness unlicensed activity or see suspected misconduct or other violations of respective law or rules.

To file a complaint with the Motor Vehicle Commission, visit the TDCI Regulatory Boards online at [www.tn.gov/commerce](http://www.tn.gov/commerce) or call (615) 741-2711.



500 James Robertson Parkway  
Nashville, Tennessee 37243  
(615) 741-2711

 [www.tn.gov/commerce](http://www.tn.gov/commerce)

 [/TennesseeCommerceAndInsurance](https://www.facebook.com/TennesseeCommerceAndInsurance)

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# KEEPER OR CLUNKER?

## Keys to Avoiding Consumer Auto Scams



# START WITH RESEARCH

## UTILIZE OUR CONSUMER TOOLS

The Tennessee Department of Commerce & Insurance (TDCI) is dedicated to helping Tennessee consumers make smart decisions. The Motor Vehicle Commission, a section of TDCI's Regulatory Boards, works to help protect consumers and is committed to the uniform and impartial application of the Tennessee Dealer-Manufacturer Licensing Laws, Rules and Regulations. These regulations are intended to empower consumers while allowing dealers to compete for business on a level playing field.

Before buying either a new or used vehicle, consumers should first educate themselves and verify the credentials of their motor vehicle salesperson:

- Visit [verify.tn.gov](http://verify.tn.gov) to ensure that a vehicle salesman is properly licensed in Tennessee.
- Check the complaint and disciplinary history by contacting the Motor Vehicle Commission by phone at (615) 741-2711 or by email at [motor.vehicle@tn.gov](mailto:motor.vehicle@tn.gov).

## WHAT IS CURBSTONING?

Curbstoning is the illegal sale of used vehicles under the false pretense of being the car's owner in order to evade city or state regulations. (The name comes from the practice of parking inventory at a curb, vacant lot or unmonitored parking lot that's used as a temporary place of business.) These unlicensed car "flippers" pose as private parties to attract unsuspecting customers, avoid paying taxes and prevent being tracked down later. They may promise a good car, but they're selling a clunker, a salvaged vehicle or a car cobbled together from parts from a wrecking yard.

How do you prevent curbstoning? Simple. Always buy from a licensed seller. Tennesseans can check a car dealer's license status by visiting [verify.tn.gov](http://verify.tn.gov).

Remember, licensed dealers are required to disclose that they are a dealer in all forms of advertising, including social media such as Craigslist, by including either their business name or license number.

# CHECK YOUR LIST

## TIPS TO CONSIDER BEFORE BUYING A VEHICLE

- Decide what you can afford. Don't forget to factor in insurance, parking, gas, and maintenance costs.
- Research the car's value. Check free online car evaluation websites to find out the average price of the car you plan to buy and trade in.
- Look into financing before you choose a car. Ask about the financing terms, the number of months, down payment, interest rates, and finance charges.

## AT THE SALE SITE

- Examine the car carefully:
  - Check the condition of the engine, tire wear, and any sign of an accident. The TN Motor Vehicle Commission offers this detailed guide on what to look for.
  - Take a test drive.
  - Get a vehicle history report at [vehiclehistory.gov](http://vehiclehistory.gov).
  - If purchasing a used car, have an independent mechanic check the car. Do not buy a car if the dealer will not let you have it inspected. Many safety defects will not be identified during a standard inspection so you should also check for recalls.
- Review the contract carefully. Make sure all agreed upon repairs and warranties are written on the purchase contract before you sign. Never sign a blank, incomplete or unclear contract or buyers guide.
- Get the mileage in writing and ensure it matches the vehicle's odometer.
- Get copies of all paperwork. Don't leave without copies of everything that you signed.

- If the dealer is to complete the title work for you, be aware that you may be asked to sign a Limited Power of Attorney authorizing the dealership representative to sign your name to the title and registration documents. Read this form closely and get a copy before leaving.
- When purchasing a vehicle that will be subject to emission testing, the purchaser must request evidence that the vehicle will pass emissions testing prior to consummation of the purchase contract. If the vehicle has not been tested or pretested within 90 days of the proposed purchase date the potential purchaser should request a pre-test to ensure that it will pass prior to signing the contract.

## REMEMBER:

- Notify the manufacturer that you are the new owner when you buy a used car or if your contact information changes. You can also subscribe for email alerts at [safercar.gov](http://safercar.gov) for future safety recalls.
- Check a car dealer's license status by visiting [verify.tn.gov](http://verify.tn.gov). All Tennessee auto dealers must be licensed by the Motor Vehicle Commission.
- If you feel that you have been treated unfairly, and you have not been able to reach a satisfactory resolution with your car dealer, you may file a complaint with the Tennessee Motor Vehicle Commission.
- Unlike other transaction types, no right of rescission (aka "Cooling-off Period") exists for vehicle sales transactions. When you drive it off the lot it is yours, so take the time to have it inspected and read all paperwork closely before signing.

## DO YOU OWN A "LEMON"?

If you purchased a new vehicle, or a vehicle that is still under the manufacturer's warranty, and that vehicle has a defect or condition that makes it unreliable or is unsafe for normal operation, and the manufacturer or dealer cannot repair the vehicle after three attempts or the vehicle is out of service for repairs for a total of 30 or more days, you may be entitled to return the vehicle and receive a refund of the full purchase price. Prior to receiving a refund under the Lemon Law, you must notify the manufacturer of the problem in writing by certified mail. Lawsuits must be brought within six months of: one year from the date of original delivery of your car or from the expiration of your expressed warranty, whichever is later.