

## **The Most Common Scams** **(A Car Buyer Sees)**

*Most people mistakenly believe a single person at the dealership can perpetrate a fraud. The internal structure and paper flow of a dealership is designed to promote hands-on and micro management of all phases of the selling process. It is therefore virtually impossible for a person in middle management or in sales to commit a fraudulent action or to use a fraudulent selling practice continuously without upper management knowing it is occurring.*

*There are many scams being used in the auto sales business. Here are a few of the most common ones we have seen that can cost the car-buyer hundreds or even thousands of dollars:*

*Here are 2 of the 9 most common Scams.*

- #1 Giving the buyer a false beacon score.* The dealership tells you your beacon (credit) score is lower than it actually is so you will not qualify for the low interest rates or programs they are advertising. *(see page 39)*
- #2 Advertising or stating they will pay off your existing loan.* Instead of paying it off, they simply add it to your new loan. *(see page 40)*