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First chapter only

Used Car Inspection Kit

The 50-Point Field Test That Catches Lemons Before You Hand Over the Cash

Used Car Inspection Kit

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Contents

| | | |
|----------|---|-----------|
| 1 | The Two Biggest Mistakes Buyers Make | 6 |
| 1.1 | The Cost of a Bad Day at the Dealership | 7 |
| 1.2 | Mistake Number One: Trusting the Seller’s Narrative | 8 |
| 1.3 | Mistake Number Two: Skipping the Field Test | 9 |
| 1.4 | What This Book Will Do | 9 |
| 2 | Pre-Meeting Screening | 11 |
| 2.1 | The Twenty Minutes That Saves a Trip | 12 |
| 2.2 | Step 1: Get the VIN Before Anything Else | 12 |
| 2.3 | Step 2: Run a History Report (Carfax or AutoCheck) | 13 |
| 2.4 | Step 3: NMVTIS for the Title History | 14 |
| 2.5 | Step 4: NHTSA Recall Lookup (Free) | 15 |
| 2.6 | Step 5: Service Records Request | 15 |
| 2.7 | The Pre-Meeting Decision | 16 |
| 3 | The 5-Minute Exterior Walkaround | 18 |
| 3.1 | What the Outside of a Car Tells You | 19 |
| 3.2 | Check 1: Walk a Slow Circle in Good Light | 20 |
| 3.3 | Check 2: Panel Gaps | 21 |
| 3.4 | Check 3: Paint Thickness (If You Have a Gauge) | 21 |
| 3.5 | Check 4: Frame and Structural Inspection | 22 |
| 3.6 | Check 5: Tire Wear Pattern | 23 |
| 3.7 | Check 6: Glass, Lights, and Trim | 23 |
| 3.8 | Check 7: The Magnet Test | 24 |

| | | |
|----------|---|-----------|
| 4 | Engine Bay Sound and Fluid Checks | 26 |
| 4.1 | Why Cold Start Is the Test 90 Percent of Buyers Skip | 27 |
| 4.2 | Check 8: The Cold Start Itself | 27 |
| 4.3 | Check 9: Listen for 60 Seconds at Idle | 28 |
| 4.4 | Check 10: Oil Dipstick | 29 |
| 4.5 | Check 11: Transmission Fluid (When You Can Access It) | 30 |
| 4.6 | Check 12: Coolant Reservoir | 30 |
| 4.7 | Check 13: Brake Fluid, Power Steering, Washer Fluid | 31 |
| 4.8 | Check 14: Battery and Wiring | 31 |
| 5 | The 20-Minute Test Drive | 33 |
| 5.1 | The Block Around Their House Is Not a Test Drive | 34 |
| 5.2 | Phase 1: The First Mile from Cold | 35 |
| 5.3 | Phase 2: Parking Lot Turns | 35 |
| 5.4 | Phase 3: Surface Street with Stop Signs | 36 |
| 5.5 | Phase 4: Highway On-Ramp (Acceleration Under Load) | 37 |
| 5.6 | Phase 5: Highway Cruise (60–70 mph for 5 Minutes) | 37 |
| 5.7 | Phase 6: Hill Climb (If Available) | 38 |
| 5.8 | Phase 7: The Panic Stop (When Safe) | 38 |
| 5.9 | What to Notice During the Whole Drive | 39 |
| 6 | Interior and Electronics Verification | 40 |
| 6.1 | Why the Inside Tells You About the Owner | 41 |
| 6.2 | Check 15: Dashboard Warning Lights (Key On, Engine Off) | 41 |
| 6.3 | Check 16: Run an OBD-II Scan | 42 |
| 6.4 | Check 17: Infotainment and Backup Camera | 43 |
| 6.5 | Check 18: AC and Heat Blast Test | 44 |
| 6.6 | Check 19: Power Features Sweep | 44 |
| 6.7 | Check 20: Seats, Carpet, and Headliner | 45 |
| 6.8 | Check 21: Door Seals and Trunk | 46 |
| 7 | The Pre-Purchase Mechanic Inspection | 47 |

| | | |
|----------|---|-----------|
| 7.1 | When You Absolutely Cannot Skip This Step | 48 |
| 7.2 | Finding the Right Mechanic | 49 |
| 7.3 | What the Mechanic Checks That You Cannot | 50 |
| 7.4 | Reading the PPI Report | 51 |
| 7.5 | What to Do With a Bad Report | 52 |
| 8 | Negotiation From Defect to Discount | 53 |
| 8.1 | Why Most Defects Are Discounts, Not Deal-Breakers | 54 |
| 8.2 | The Universal Script Structure | 54 |
| 8.3 | Script 1: Mismatched Tires | 55 |
| 8.4 | Script 2: Soft Brake Feel | 56 |
| 8.5 | Script 3: Oil Leak Smell or Visible Seepage | 56 |
| 8.6 | Script 4: Check Engine Light or Stored Codes | 57 |
| 8.7 | Script 5: Sloppy Steering or Suspension Noise | 57 |
| 8.8 | Script 6: History Report Flag | 58 |
| 8.9 | The Three-Sentence Walk-Away | 58 |
| 8.10 | What the Whole Kit Accomplishes | 59 |
| | What's Next | 61 |
| | About the Publisher | 63 |

1

The Two Biggest Mistakes Buyers Make



Figure 1. A 50-check, 90-minute field test turns hidden seller-side defects into documented findings, trading a \$45-\$75 inspection cost for \$1,600+ saved and avoiding \$1,500-\$8,000 surprise repairs

1.1 The Cost of a Bad Day at the Dealership

Here is the number that ought to be printed on the back of every car key in America. The average buyer who skips a thorough inspection on a used car spends somewhere between \$1,500 and \$8,000 in surprise repairs within the first 18 months of ownership.¹ That is not a worst-case scenario. That is the median. The worst cases run \$10,000 to \$15,000 and end with the car at the curb with a “for sale by owner” sign on it again, this time for half what you paid.

It is not because used car buyers are dumb. Most of them are smart, careful, and asked a few good questions. They just skipped one or two of the seven or eight checks that catch the expensive stuff. The transmission slipped twice during the test drive and got blamed on the cold start. The frame had been straightened after a wreck and the paint thickness gauge would have caught it in 30 seconds. The seller cheerfully showed a Carfax with no accidents, and the buyer did not know that minor accidents often never make it to Carfax at all.

\$4,200

average surprise repair cost in the first 18 months of ownership for used cars purchased without a pre-purchase inspection²

This book is the cheat sheet. It is what your mechanic friend would tell you over coffee if you had a mechanic friend. Fifty checks, organized by where they happen, ending in a negotiation script that turns most defects into discounts instead of deal-breakers. Forty-five minutes of work and the right vocabulary catches most of the \$8,000 surprises before you hand over a dime.

¹RepairPal 2025 Used Vehicle Reliability Index, weighted by powertrain age.

²AAA 2025 Used Vehicle Purchase Study.

1.2 Mistake Number One: Trusting the Seller's Narrative

The vast majority of private sellers are honest people who genuinely believe their car is in great shape. That is the problem. "Great shape" to a seller who has been driving the same car for six years means "it gets me to work." It does not mean the front struts are fine. It does not mean the transmission is not feathering shifts. It does not mean the head gasket is sealing properly when cold. Those are problems you live with by ignoring them until they get loud, and most owners do exactly that.

Then there is the seller who knows there is a problem and is not exactly volunteering it. "Runs great, just selling because I want a truck." True statement, also incomplete. They did not mention that the engine smells of burning oil at idle. They did not mention that the brakes feel mushy below 30 mph. They are not lying. They are letting you discover it on your own time.

Key Insight

The fix is not to be paranoid. The fix is to stop treating the seller as a source of information about the car's condition and start treating them as a source of information about ownership history — maintenance records, prior repairs, anything in writing. The condition of the car comes from your inspection, not from anything the seller tells you.

A useful question that separates honest sellers from evasive ones: "Have you had a mechanic look at it in the last six months?" Honest sellers will say either "yes, here is the receipt" or "no, but I have not had any problems." Evasive sellers will pivot — "you can take it to your mechanic" or "I can show you it runs." The pivot is the signal.

1.3 Mistake Number Two: Skipping the Field Test

The second mistake is more common than the first, and it costs more. Buyers show up, look at the car, drive it around the block, talk pricing, and leave with the keys. There is no inspection. There is barely an evaluation. The whole transaction takes 40 minutes.

A real field test takes about 90 minutes. Twenty for pre-meeting screening. Five for the exterior walkaround. Ten for the engine bay. Twenty for the test drive. Ten for the interior. And the remaining time for negotiation. Ninety minutes that protects you from the most expensive purchase you will make this year other than a house. If the seller will not give you 90 minutes, that is a signal too — and not one in your favor.

Warning

A seller who pressures you to “decide now, I have other people coming this afternoon” is almost always running a tactic, not stating a fact. The car will be there tomorrow. If it is not, you saved yourself from a rushed decision. Walk away from any deal that does not survive a few hours of patience.

1.4 What This Book Will Do

The book is built around 50 specific checks, organized into eight chapters that follow the actual sequence of a buying day.

- **Chapter 2:** Pre-meeting screening. The 20-minute background check you do from your couch before you ever drive to the seller.
- **Chapter 3:** The 5-minute exterior walkaround. Paint, panels, frame, tires — what they reveal about accident history and care.
- **Chapter 4:** Engine bay sound and fluid checks. The cold-start test that 90% of buyers skip and 100% should run.

- **Chapter 5:** The 20-minute test drive. The exact route to drive and what to feel for at each phase.
- **Chapter 6:** Interior and electronics. Dashboard codes, AC performance, the small things that mean expensive things.
- **Chapter 7:** The pre-purchase mechanic inspection. When it is non-negotiable, how to find an honest one, what they catch that you cannot.
- **Chapter 8:** Negotiation. Six scripts for the most common defects — turning a \$1,200 brake job into a \$1,200 price reduction.

50

checks, 90 minutes, and roughly \$45–\$75 in records-search costs — the entire kit that puts you ahead of 95% of used car buyers

By the end of the book you will have a printable 1-page inspection card (in the bonus folder), a repair-cost lookup table for negotiation, and the negotiation scripts themselves. If you only use one section, use Chapter 8. If you only use two, add Chapter 4. Together those two chapters cover roughly 70% of the expensive surprises and 90% of the ones you can negotiate down.

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