

Buying a New Car Painlessly

Buying a new car can be painless if you do your homework. The last two cars we've bought have been kind of a spur of moment decision. Actually, my husband, Steve and I have talked about the make and model of car we wanted but that's about it. A couple of weeks ago I came home from running errands and announced to my husband I wanted to buy a new car. Our 1999 Jeep Grand Cherokee had 143,000 miles on it and had done a great job for 12 years but I was ready for a new Jeep. That's all it took to get Steve on the hunt for a Jeep Grand Cherokee. And today you can do your home and shopping in the comfort of your own home on the Internet. Steve began by visiting www.truecar.com , a website that helps consumers determine the true price of a car. You simply enter the year, make and model of the car you're looking for and you'll get the sticker price listed at local dealerships. You'll also get a graph with the best local price along with great, good and market prices.

Steve's next step was to visit the website of Dave Smith Motors in Kellogg, Idaho. One of our friends purchased a car from the dealership and highly recommended them. Dave Smith Motors has the reputation for being the world's largest Dodge dealer and offering hassle-free buying. Steve found the Jeep Grand Cherokee Overland, requested a quote and received a phone call from Dion DeLaRosa within a couple of hours. The quoted price was \$1,500 less than the Best Local Price shown on TrueCar.com and was \$8,000 less than the sticker price. After a brief conversation which included a guaranteed trade-in price for our 1999 Jeep we had a tentative deal.

Now it was time to line up financing for our new 2011 Jeep Grand Cherokee Overland. We've been financing our cars through Navy Federal Credit Union for years. They always have the lowest interest rates plus it usually takes less than 20 minutes to get our loan approved. This time was no exception. After a brief phone call which included a check of our credit report and score we secured our loan at 1.79%. The next morning we picked up the check from the local credit union branch.

How easy and painless was that? It took less than 24 hours to find a new car, hold with a deposit and secure a loan. The last step was making the 400 mile drive to Kellogg, Idaho. We drove over and back on December 23 to ensure we avoided the holiday traffic and driving on snowy roads.

Our experience with the staff at Dave Smith Motors was beyond amazing. It's a fine-tuned operation with employees who've been trained to provide excellent customer service and no hassle sales. Finally, a car dealership who understands what consumers wants and gives it to them. After test driving our new car, completing the paperwork and meeting with the financing manager we were back on the road – on our way home in our Jeep Grand Cherokee.

Here's your homework:

- Visit www.annualcreditreport.com to request your credit report and score. If you already know you have an excellent credit report and score this is not necessary.
- Determine the year, make and model of the car you want to purchase.
- Visit www.truecar.com to determine the true price of the car you've selected.
- Check out auto buying websites, including www.davesmithmotors.com and www.edmunds.com .
- Secure your financing before visiting the dealership. Begin with your bank or credit union. BankRate.com offers auto financing comparisons for local financial institutions.

Follow the steps above and you too can buy a car painlessly.

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