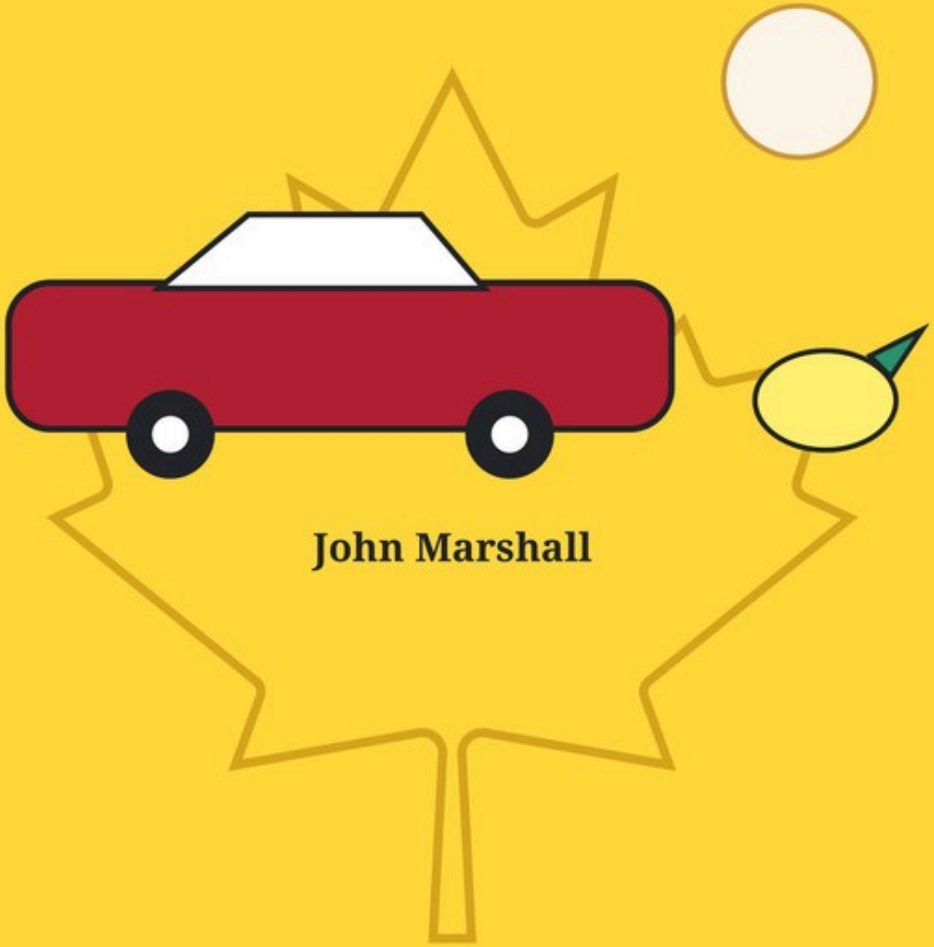
THE PROOF SERIES

A PLAYFUL GUIDE TO BUYING A USED CAR

Lemon Proof

No scare deals. Just smart, confident car buying.



John Marshall

PROUDLY CANADIAN



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Lemon Proof: A Playful Guide to Buying a Used Car

FREE SAMPLE CHAPTER

By John Marshall

www.buyproof.ca

YOUR ROAD MAP

The five-pass plan

A good purchase is a sequence, not a lucky feeling. Do not skip forward because the paint shines or the seller says another buyer is coming.



1 · Define
Set the job, budget and must-haves.

2 · Screen
Compare listings; verify seller, VIN and records.

3 · Inspect
See the car cold, in daylight, with your checklist.

4 · Prove
Road test safely and pay for an independent inspection.

5 · Close
Negotiate total cost, read the contract and verify handover.

CHECK IT

- ☐ My all-in ceiling: $
- ☐ My three must-haves:
- ☐ My automatic walk-away issues:

Safe move: Rule of thumb: uncertainty does not earn a discount. It earns another check.

PLAN

Build the real budget

The sticker price is only the entry fee. Protect room for tax, registration, insurance, immediate maintenance and repairs.

Cash price
Use the complete price you would actually pay, not a weekly payment headline.

First-day costs
Include tax where applicable, registration, insurance, inspection and any transport.

First-year reserve
Budget for fluids, filters, tires, brakes and one unpleasant surprise. A cheap car with no reserve is an expensive emergency.

WRITE IT DOWN

Vehicle price _____

Tax / registration _____

Inspection / reports _____

Immediate repairs _____

Maintenance reserve _____

Maximum total _____

TALE

Inside story · composite

The bargain that ate the budget

A buyer spent every saved dollar on the asking price, then discovered that tax, registration, insurance and overdue tires were due immediately. The car was affordable only until ownership began.

! **Safe move:** Ask your insurer for a quote using the exact VIN before you commit.

PLAN

Choose the job before the car

A vehicle can be reliable and still be wrong for your life. Score needs before brand, colour or trim starts making the decision.

Daily reality
City distance, highway distance, parking space, winter starts and charging access.

People and cargo
Seats used every week, child-seat fit, dog space, tools, sports gear and accessibility.

Operating tolerance
Fuel, insurance, tire size, repair complexity and downtime.

WRITE IT DOWN

Must-have #1 / why _____

Must-have #2 / why _____

Must-have #3 / why _____

Nice-to-have _____

Deal-breaker _____

Safe move: A feature you use twice a year should not control every payment and fuel bill.

PLAN

Compare the market, not one ad

Price becomes meaningful only after you compare similar year, trim, kilometres, drivetrain, condition and seller type.

Build a five-car set

Record five real comparables from the same region. Remove obvious outliers until you understand why they differ.

Normalize the details

Separate winter tires, recent major service, rebuilt status, taxes and dealer fees from the base comparison.

Watch time on market

A fresh ad may be ambitious. A stale ad may hide a problem—or create room to negotiate.

WRITE IT DOWN

Comparable 1 / price / km _____

WRITE IT DOWN

Comparable 2 / price / km _____

WRITE IT DOWN

Comparable 3 / price / km _____

WRITE IT DOWN

Comparable 4 / price / km _____

WRITE IT DOWN

Comparable 5 / price / km _____

WRITE IT DOWN

Reasonable range _____

! **Safe move:** Save screenshots with the date. Listings change.

PLAN

Know who is selling

The same car carries different risks depending on whether the seller is a licensed business, a true private owner or an unlicensed reseller.

Licensed business

Check the dealer and salesperson with the provincial or territorial regulator where licensing applies. Disclosure, advertising and pricing rules vary by jurisdiction.

Private owner

Verify government ID, registration or ownership papers, and the seller's right to sell. You must do more of the checking yourself.

Curbsider warning

A seller posing as private while repeatedly selling vehicles may avoid dealer obligations. Multiple ads, mismatched names or vague ownership stories are red flags.

CHECK IT

- ☐ Seller's name matches ownership papers.
- ☐ Dealer or salesperson registration checked where applicable.
- ☐ Meeting place and payment plan feel safe.

Grounding note: Canada’s Office of Consumer Affairs notes that motor-vehicle purchases and contracts are mainly governed by provincial or territorial consumer rules.

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