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Title:

Getting Tired Of Paying So Much Interest, Try A Used Car Instead

Word Count:

360

Summary:

Used cars are a great way to get a vehicle at a discount price. Prior to purchasing used cars, the buyer should research thoroughly to determine if it is better to go through a dealer or a private buyer.

Keywords:

used car, buy car cheap used, new car, car, auto, automobile, buy used car

Article Body:

Used cars are a great way to get a vehicle at a discount price. Prior to purchasing used cars, the buyer should research thoroughly to determine if it is better to go through a dealer or a private buyer. When going through a private buyer, you may be able to get the vehicle for much cheaper but there is also usually no warranty available.

If you need to finance the vehicle, most private sellers will not accommodate this. You will have to go through your bank or credit union in order to get financing. Dealers, however, often offer financing on their used cars. Just like with new cars, there are many sources of funding available and if you have good credit will be able to qualify easily for a loan. Some dealers also specialize in financing used cars for people who have poor credit including late payments and bankruptcies. They will require a significant amount that will go down on the car and then require weekly payments that have to be paid on time.

The payments are typically affordable but the interest rate on the loan is usually very high. If at all possible, you should avoid buying used cars and financing them in that manner. However, for people who are in need of a car and have severely damaged credit, this may be the way to go. You will need to analyze your budget and determine how much you are willing and can afford to spend. A buyer can research make, model and prices of vehicles by looking at local newspapers, magazines, or searching the Internet.

You can get Blue Book values of used cars to determine if the asking price is reasonable or not. A buyer should look at the gas mileage they would get from the prospective vehicle, as well as frequency of maintenance and cost of repairs

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and parts. If a car was maintained well, it is probably in better condition and will last you a lot longer. Lemon laws vary from state to state but usually there is a requirement for a change of heart to occur within the first couple days of the sale.