



DELIVERY & OWNERSHIP

Delivery Day Checklist

The deal isn't done when you agree on a price. It's done when everything you agreed to is in your hands and on paper.

A NOTE FROM OUR TEAM

Delivery day is exciting, and that's exactly when details slip. Everyone is ready to celebrate, the store is busy, and the paperwork moves fast. Take this checklist with you and don't let anyone rush you through it. Ten careful minutes now can save you months of phone calls later.

— The Auto Advocate Team

Work through this checklist in order. Inspect the vehicle *before* you sign the final papers, because once your signature is on the contract, your leverage to fix a scratch, a missing key, or a forgotten promise drops sharply. If anything below isn't right, pause the signing until it is.

Delivery date _____ Salesperson _____ Finance manager _____
VIN (last 8) _____ Stock # _____ Odometer _____

1 Inspect Before You Sign the Final Papers

Do this in daylight or under good lights, with the vehicle clean. Walk around it slowly, then sit in every seat.

- | | |
|---|--|
| ☐ VIN on the dash matches the VIN on every document | ☐ All lights, signals, and wipers work |
| ☐ Odometer reading matches the paperwork | ☐ Climate control blows hot and cold |
| ☐ No new scratches, dents, chips, or curb rash | ☐ No warning lights on the dash after start-up |
| ☐ Windshield and glass free of chips and cracks | ☐ Accessories you paid for are actually installed |
| ☐ Tires match, with good tread; spare and jack present | ☐ Fuel or charge level is what you were told |
| ☐ Interior clean, no stains, tears, or odors | ☐ Any repair promised before delivery is done |

2 Check the Paperwork

Bring your best written quote and your buyer's order. See No. 20, *Reading the Buyer's Order*, and No. 19, *Finance Office Survival Guide*.

- ☐ **The numbers match what you agreed to.** The FTC advises comparing the contract to what the dealer gave you earlier: price, trade value, APR, term, and amount financed.
- ☐ **No blank spaces.** The CFPB advises making sure all blanks are filled in before you leave. Never sign a document with empty lines "to be filled in later."
- ☐ **No products you declined.** Every optional product is your choice. If something appears that you said no to, ask for it to be removed before you sign.
- ☐ **The financing is final, not conditional.** The FTC says if approval is still pending, the deal isn't final. Ask directly: "Is this approved, or could I get a call to come back?"
- ☐ **Used vehicle: the Buyers Guide is in your packet.** The FTC says the Buyers Guide becomes part of your sales contract and overrides contrary terms.
- ☐ **You leave with signed copies of everything.** The FTC says not to leave without a signed copy of your credit contract or lease.

WATCH OUT: "WE'LL CALL YOU WHEN THE BANK APPROVES IT"

Taking a car home before financing is final is called spot delivery. The CFPB explains that some dealers later call buyers back for a higher rate, longer term, or bigger down payment, a practice known as "yo-yo" financing. The CFPB says you don't have to accept new terms and that the dealer should refund your down payment. If you're told approval is pending, the FTC suggests considering waiting, and keeping your current car until the deal is final.

3 The "We Owe": Get Every Promise in Writing

Anything the dealership promises to do or provide after today belongs on a signed form, often called a "we owe" or "due bill." The FTC is direct about it: get your answers from the dealer in writing. A spoken promise is hard to enforce.

WHAT WAS PROMISED	PROMISED BY	DUE DATE	YOUR INITIALS
Second key / fob			
Repair, touch-up, or part on order			
Accessory to be installed			
Floor mats, cargo cover, or other items			
Free service or detail			
Other: _____			

FROM THE INSIDE

In many stores the "we owe" form needs a manager's signature, and it's what the service and parts departments use to order and schedule your items. If a promise isn't on it, the people who will actually do the work may never hear about it. Ask for a manager's signature and a copy before you take the keys.

4 Keys & Everything That Comes With It

- ☐ All keys and fobs (count them)
- ☐ Valet key or key card, if equipped
- ☐ Owner's manual and warranty booklet
- ☐ Wheel lock key, if equipped
- ☐ Floor mats and cargo cover
- ☐ Spare tire or inflator kit and jack
- ☐ Charging cable (electric or plug-in hybrid)
- ☐ Service records (used vehicles)

5 Features Walk-Through

Ask the salesperson or delivery specialist to show you, then try each one yourself before you leave.

- ☐ Pair your phone and test calls and audio
- ☐ Set up the manufacturer's app, if offered
- ☐ Adjust seats, mirrors, and memory settings
- ☐ Learn the driver-assistance controls
- ☐ Find the tire pressure and fuel type info
- ☐ Know how the maintenance reminders work
- ☐ Open the hood and fuel door or charge port
- ☐ Locate the hazard lights and emergency info

6 Before You Drive Off

- ☐ Insurance is active on this VIN. Call your insurer before delivery, and keep proof of insurance in the vehicle.
- ☐ Temporary tag or registration is on the vehicle, and you know when it expires. Rules vary by state; in Oklahoma, check Service Oklahoma.
- ☐ You know who is handling title and registration, the dealer or you, and who to call with questions.
- ☐ You have checked for open recalls on the exact VIN at nhtsa.gov/recalls. See No. 31, *Recall & Safety Check Guide*.
- ☐ You took photos of the odometer, the exterior, and every signed page.

Temp tag expires _____ Title / tag contact _____

7 If Something Isn't Right

Stay calm and specific. Most delivery problems are honest misses, and a good store will fix them quickly once they're pointed out.

WHAT YOU FIND	WHAT TO DO
Damage or a missing item	Pause the signing. Get it repaired now, or get it on a signed "we owe" with a due date.
A number doesn't match your quote	Stop. Ask for corrected documents to be printed. Don't accept "we'll fix it after."
A product you declined is in the contract	Ask for it to be removed and the contract reprinted before you sign anything.
An open recall on the VIN	Ask when the repair will be done. NHTSA says manufacturers must provide a free remedy for recalled defects.
A call after delivery to "redo the paperwork"	Review any new terms carefully. The CFPB says you don't have to accept new financing, and the FTC advises getting written confirmation if a deal is cancelled.

NEXT STOP

Delivery is the start, not the finish. Take No. 28, *Your First 30 Days of Ownership*, home with you. It walks you through the loan setup, title and registration, recall alerts, and the cancellation details for any optional products you bought.

HAVE AN EXPERT ON THE LINE

From hello to the keys in your hand.

With Lot Coach, our team is on the phone with you through the finance office and the final signatures. We review every line in real time, make sure what you agreed to is what you're signing, and help you walk away if the paperwork doesn't match the deal.

Lot Coach \$599

(405) 761-3390 • autoadvocacy.net
THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

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This worksheet is an educational planning tool, not legal, tax, or financial advice. Verify all figures with your lender, insurer, and the dealership before you sign.