

[PRO TIP]: Print this Purchase Audit Plan and use the boxes below to physically check off each negotiation step.

Target Vehicle Benchmark: 2020 Honda CR-V LX (VIN: 2HKRW2H26LH660414 | 28,669 miles)

[FORENSIC DOCUMENT AUDIT COMPLETE]: Forensic Document Audit Complete: We have audited the [REDACTED] Toyota [REDACTED] worksheet and CarFax report.

AutoAdvisorAI Forensic Vehicle Purchase Audit

EXECUTIVE SUMMARY AND VERDICT

- Overall Audit Score: 4.5 / 10
- Action Recommendation: NEGOTIATE FIRST
- Fair Market Value Estimate: \$21,800
- Target Counter-Offer: \$23,107 OTD
- Maximum Walk-Away Price: \$25,443 OTD
- Confidence Rating: HIGH

| Financial Metric                   | Dealer Offer | AutoAdvisor Target | Potential Savings |
|------------------------------------|--------------|--------------------|-------------------|
| Advertised Base Price              | \$23,999     | \$21,800           | \$2,199           |
| Documentation Fee                  | \$499        | \$350              | \$149             |
| Government / Reg & Title Fees      | \$135        | \$135              | \$0               |
| Dealer Add-Ons & Accessories       | \$0          | \$0                | \$0               |
| Calculated Sales Tax               | \$1,855      | \$822              | \$1,033           |
| Gross Out-The-Door Price           | \$26,488     | \$23,107           | \$3,381           |
| Less: Net Trade Equity & Cash Down | -\$11,000    | -\$11,000          | \$0               |
| Net Financed / Cash Balance        | \$15,488     | \$12,107           | \$3,381           |

**Executive Verdict:** Our forensic audit of the [REDACTED] worksheet reveals a critical, non-negotiable error: the dealer has completely failed to apply the Massachusetts trade-in sales tax credit, resulting in an immediate tax overcharge of \$886.00. Furthermore, the net base selling price of \$23,999 is inflated by more than 10% above the regional Fair Market Value of \$21,800 for this trim. Combined with a marked-up interest rate of 8.99% APR (well above the 6.5% credit union benchmark) and an above-average \$499 document fee, this deal requires aggressive restructuring before signing.

SECTION 1: FORENSIC DEAL AND FEE AUDIT

Deal Audit & Document Verification

We have verified the vehicle details from the uploaded worksheet and CarFax report. The vehicle is a 1-owner 2020 Honda CR-V LX AWD with 28,669 miles and a clean title history. However, the financial math on the dealer worksheet contains a severe compliance error regarding state sales tax.

Tax Calculation Audit

In Massachusetts, when trading in a vehicle to a dealer, the trade-in value must be subtracted from the taxable base before applying the 6.25% state sales tax. The dealer's worksheet lists a net selling price of \$23,999 and a document fee of \$499, with a trade-in allowance of \$9,000.

- Correct Taxable Base: \$23,999 (Base) + \$499 (Doc Fee) - \$9,000 (Trade) = \$15,498.00
- Correct Sales Tax (6.25%): \$968.63
- Dealer Quoted Sales Tax: \$1,854.69
- Unlawful Tax Overcharge: \$886.06 (rounded to \$886.00)

The dealer appears to have calculated sales tax on the pre-trade amount (\$23,999 + \$499 = \$24,498 \* 6.25% = \$1,531.13) and then added an unexplained \$323.56, or they completely fabricated the tax line item. This is a major compliance violation that we will use as primary leverage.

## SECTION 2: FINANCING AND F AND I OFFICE UPSELL AUDIT

### Financing & F&I Audit

The dealer has quoted an interest rate of **8.99% APR** for a 60-month term, resulting in a monthly payment of \$321.00 based on their inflated net balance of \$15,487.69.

- **Rate Markup:** The prevailing tier-1 credit union benchmark rate for a used vehicle is currently 6.50% APR. The dealer's 8.99% rate represents a significant markup (dealer reserve), which will cost you an extra \$1,050 in interest over the life of the loan.
- **Payment Restructuring:** By reducing the purchase price to our target FMV, correcting the sales tax error, and securing a 6.50% APR, your monthly payment on the financed balance of \$12,107 will drop to **\$237.00 per month**, saving you \$84.00 monthly.

## SECTION 3: TRADE-IN EQUITY AND DEFICIT AUDIT

### Trade-In Valuation Audit

The dealer has offered **\$9,000.00** for your 2012 Toyota Corolla S (123,566 miles). This is a strong, competitive trade-in offer that aligns with the upper end of fair market value for its year and mileage.

**The Catch:** While the dealer is giving you a strong trade-in number on paper, they are clawing back that equity by overcharging you on the CR-V's base price and failing to apply the \$562.50 sales tax credit (\$9,000 \* 6.25%) that you are legally owed. We will keep the \$9,000 trade-in value locked in but force them to correct the tax credit and lower the purchase price.

## SECTION 4: VEHICLE RELIABILITY AND MAINTENANCE AUDIT

### Mechanical Reliability & History Analysis

The 2020 Honda CR-V LX is equipped with a 1.5L Turbocharged 4-cylinder engine and a Continuously Variable Transmission (CVT). The CarFax report indicates an excellent maintenance history with 11 service records, 1 owner, and consistent oil changes.

- **Oil Dilution Concern:** Honda's 1.5T engines in cold-weather states (like Massachusetts) are prone to fuel in the engine oil (oil dilution). Regular short-trip driving exacerbates this. The consistent service history suggests the previous owner maintained it well, but this must be verified.
- **CVT Reliability:** Honda CVTs require fluid changes every 30,000 to 50,000 miles. The CarFax shows a 30,000-mile service was performed recently at 25,301 miles, which is an excellent preventative measure.
- **Recall Status:** Always verify outstanding safety recalls by entering the VIN (2HKRW2H26LH660414) directly into [NHTSA.gov](https://www.nhtsa.gov).

## SECTION 5: SURGICAL MECHANICAL INSPECTION AUDIT

### Surgical Pre-Purchase Inspection Checklist

Instruct your independent mechanic to perform these 5 specific checks:

|                                        |                                                                                                                                                   |
|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Oil Dilution Smell Test             | Pull the dipstick and smell for strong gasoline odors. Check if the oil level is significantly above the high-limit mark.                         |
| 2. CVT Fluid Condition                 | Inspect the CVT fluid color and smell. Ensure there are no metallic shavings or burnt odors, confirming the recent 30k service was done properly. |
| 3. Turbocharger Wastegate & Play       | Check the 1.5T turbocharger housing for oil leaks and inspect the wastegate linkage for excessive play or rattling.                               |
| 4. Battery & Charging System Load Test | Honda CR-Vs of this generation are known for parasitic battery drains. Perform a full load test on the battery and alternator.                    |
| 5. Rear Differential Fluid (AWD)       | Inspect the rear differential fluid condition. AWD CR-Vs require dual-pump fluid changes to prevent rear-end chatter during tight turns.          |

## SECTION 6: TAILORED TEST DRIVE AUDIT

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### Targeted Test Drive Guide

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During your test drive, focus on these 3 critical areas:

- **CVT Shudder & Band Slippage:** Accelerate moderately from a complete stop up to 50 MPH. Listen for any high-pitched whining or physical shuddering, which indicates CVT belt wear.
  - **Cold-Start Engine Noise:** Ensure the engine is completely cold before starting. Listen for a brief metallic rattling sound upon startup, which can indicate a worn VTC actuator.
  - **AWD Engagement:** Find a safe area to perform tight, low-speed turns (like a parking lot). Listen for any groaning or rubbing noises from the rear of the vehicle, indicating rear differential fluid breakdown.
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## SECTION 7: NEGOTIATION PLAN AND SCRIPTS

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### Negotiation Strategy & Scripts

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#### Step 1: Mathematical Breakdown

We will present a firm, mathematically-backed counter-offer based on regional Fair Market Value and the corrected sales tax calculation:

- Target Base Price: \$21,800.00
- Benchmark Doc Fee: \$350.00
- Registration Fee: \$135.00
- Correct Sales Tax (6.25% of \$13,150 taxable base): \$822.00
- **Target Gross OTD Price: \$23,107.00**

#### Step 2: Negotiation Script

"Hi [REDACTED], I am prepared to move forward with the purchase of the 2020 Honda CR-V LX today, but we have a major discrepancy on the worksheet that must be corrected before I sign. First, the sales tax calculation of \$1,854.69 is incorrect. In Massachusetts, the \$9,000 trade-in must be deducted from the taxable base, which brings the correct tax down to \$968.63 on your numbers. Second, based on regional market data for this LX trim, the fair market value is \$21,800. I am offering a fair, competitive Out-The-Door price of \$23,107, which includes the corrected tax, registration, and a standard \$350 doc fee. If we can agree to these terms, I will sign the paperwork immediately."

#### Step 3: Objection Playbook

**Dealer Objection 1:** "The sales tax is calculated automatically by our system; we cannot change state tax laws."

**Your Response:** "The system is programmed incorrectly or has not had the trade-in tax credit applied. The math is simple: (\$23,999 base + \$499 doc fee - \$9,000 trade) equals a taxable base of \$15,498. At 6.25%, the legal tax is \$968.63. I will not pay an extra \$886 in unverified fees disguised as state tax."

**Dealer Objection 2:** "We already gave you a huge \$2,000 discount and a very strong trade-in value of \$9,000. We have no more room to move on the price."

**Your Response:** "I appreciate the trade-in value, but inflating the base price of the CR-V to \$23,999—which is 10% above market value—negates my trade equity. I am buying today, and \$23,107 Gross OTD is my hard ceiling to make this deal happen."

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## SECTION 8: PLAN B - 3 SMART ALTERNATIVE MATCHES

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### Plan B: Alternative Vehicles

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- **2020 Mazda CX-5 Sport AWD:** Excellent driving dynamics, traditional 6-speed automatic transmission (no CVT), and highly reliable 2.5L naturally aspirated engine within the same price range.
  - **2020 Subaru Forester Premium AWD:** Standard symmetrical AWD, superior ground clearance, and robust safety suite at a highly competitive regional market price.
  - **2019 Toyota RAV4 LE AWD:** Exceptional resale value, proven 8-speed automatic transmission, and standard Toyota Safety Sense 2.0 suite.
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## SECTION 9: ACTIONABLE NEXT STEPS CHECKLIST

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### Actionable Next Steps Checklist

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- ☐ Email the sales manager with the exact counter-offer script pointing out the \$886 tax calculation error.
- ☐ Secure a pre-approval from a local credit union at or below 6.50% APR to bypass the dealer's 8.99% rate markup.
- ☐ Schedule an independent pre-purchase inspection (PPI) focusing on the 1.5T oil dilution and CVT fluid condition.
- ☐ Run the VIN on NHTSA.gov to ensure all open safety recalls are completed before taking delivery.