



Contact Legal Assistance

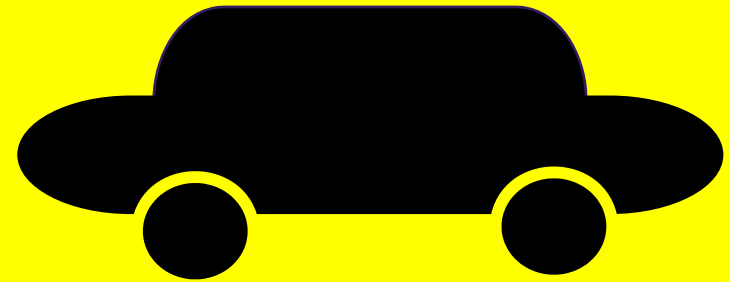
For legal assistance generally, make an appointment with the 412 TW/JA legal office

Walk-ins available for powers of attorney and notaries Monday—Thursday 9am-3pm

Phone: 661-277-4310

Email: 412tw.ja.workflow@us.af.mil

Address: Trailer at 1 S. Rosamond Blvd.,
Edwards AFB, 93524



Cars

Edwards Air Force Base
412 TW/JA

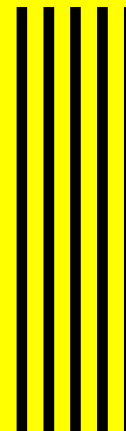
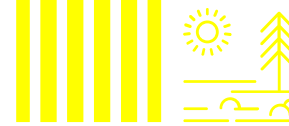




Table of Contents

- What Car Should I Buy? 1
- Before Buying 2
- Financing 3
- What To Do if You Buy a Lemon..... 4
- States Generally 5



If the vehicle has a substantial defect, and if it has spent an excessive amount of time being repaired, and it is still not fixed despite a “reasonable number” of repair attempts, then California’s lemon law mandates that the dealer repair or replace your vehicle.

What is a “reasonable number” of repair attempts required first lessens if the defect in the vehicle affects its safety.

It is essential that you get your car mechanic to document in writing what is wrong with a vehicle should you need to repair sometime after purchase.

States Generally

Only seven states have lemon laws that apply to used cars: California, Connecticut, Massachusetts, Minnesota, New Jersey, New Mexico, and New York. And even among these states, the protections are severely limited. Because of these weak protections, it is paramount that you thoroughly inspect any used cars that have limited warranties.

New cars are usually covered by the manufacturer and the dealer’s warranties. Even still, it is a good idea to do routine maintenance on a new car and make sure there is always sufficient motor oil in the engine.



What To Do if You Buy a Lemon

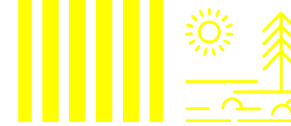
Look for dealers that offer a “Certified Pre-Owned” warranty, as those typically go above and beyond the minimum that the law requires. If you buy a car from another individual with cash in an informal deal, the lemon laws **may not** protect you, although the specifics of each state’s laws will vary. The laws of the state in which you actually bought the car apply.

California law

In California, if you buy a used car from a private individual, the lemon law **does not** apply. Therefore, it is absolutely essential that you thoroughly research and inspect the vehicle for sale before signing any contract with a private individual. See legal assistance if you would like to insist on the contract containing provisions that grant you remedies should something go awry.

If you buy from a dealer, that dealer may offer a warranty, which is a written guarantee to repair or replace the vehicle should something go wrong within a specific time frame. The original manufacturer may still offer a warranty on the car. California requires dealers to offer a minimum 30 day or 1,000 mile warranty, whichever comes first.

For California’s lemon law to apply, a warranty must be active.



What Car Should I Buy?



General Tips

Sure, that new car with all the hip features looks awesome. But new cars start losing their value the moment you drive off the lot. Assess your needs and know that cars are not just a means of transportation, but holders of value. A used car may have great value.

What’s the Law?

Every state has consumer protection laws that provide remedies for new vehicles that fail to meet quality and performance standards. These laws are known as “Lemon laws,” as substandard products were once referred to as “lemons.”



How Can Legal Assistance Help You?

Contact us for guidance about financing a car loan and if you experience problems with a recently purchased vehicle.





Before Buying

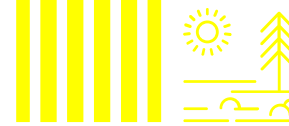
Calculate how much you can afford to buy a car by using military online resources.

The DoD MWR Libraries have **consumer reports** that servicemembers can access for free, to research different cars.

Military OneSource also has an online car **payment calculator**, so you can enter in detailed financial information and see what your monthly payments will be like and how much you will pay overall. Use these resources to make sure you are getting the best value in your car.

Don't forget about other costs of owning a car, such as taxes, registration, maintenance, and insurance. Military One Source also has **financial counselors** available.

Search for Military OneSource "Buying a Car"



Financing

Car financing is almost as big a focus for market participants as the mechanics of the car itself. In fact, dealers routinely make the majority of their profits from your loan and interest payments, rather than from the car itself. Paying close attention to financing is essential to a great purchase.

Know that the Military Lending Act (MLA) mandates protections for servicemembers, such as no mandatory waiver of certain rights and no prepayment penalty. The MLA, however, does not cover vehicle loans when the credit is secured by the vehicle being bought.

Keep a close eye on your credit score, and utilize financial counselor resources to improve it as much as you can.

Beware that clever lenders can **manipulate the numbers to get your monthly payments very low**, but that you will be paying for a long period of time, and ultimately much more than if your monthly payments were higher. If the life of your loan is too long, you may find yourself owing more for the car than what the car is actually worth at that time, a situation you want to avoid.