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to close the deal on a car

1

SEE

See what you agreed to. Look at all the paperwork for the loan documents. Check the annual percentage rate (APR), which is the cost of your loan interest measured by a yearly rate. Look at the finance charges, which includes the total amount of interest and certain fees you'll pay.

2

SAY NO

Say no if you're not comfortable. If you are unhappy with the loan conditions or the vehicle, don't feel forced into it. You can always leave without finishing the deal if you change your mind. If you're not sure, tell them you need more time to think about it. Dealers cannot force you to sign the loan.

3

SIGN

Sign all the blanks. Before you drive away with your new vehicle, make sure both you and the dealer have signed everything in the loan papers. All blanks should be filled in. You should also get a copy of all the paperwork on the spot.

