

Kev Yuav Tsheb Qub

How to Buy a Used Car

1. Yuav tsum koj nraim ib tug phooj ywg nrog yus thaum mus yuav tsheb. Tus phooj ywg yuav pab yus maim tej tswv yim ntxias kom yuav khoom, ntxiv tswv yim rau yus, thiab ua ib tug neeg ua pov thawj yog tias koj yuav tsum mus hais plaub rau chaw hais plaub.
2. Hu rau koj tej tsev thab na qha tso nyiaj los yog tej tsev tso ntawv nug txog tus nqi uas muaj nyob rau hauv phau ntawv “blue book” txog hom tsheb uas koj xav yuav. Mus tshawb “online” los tau thiab. Ces koj thiaj paub tias tus nqi koj them ntawd puas haum tiag.
3. Sai zoo zoo txog lawv tej kev ntxias dag yus. “Qhov cuab thiab hloov” (“Bait and Switch”) yog txoj kev ntxias uas luag hais rau yus kom yus mus rau tom chaw muag tsheb raws li qhov lawv tau tshaj tawm tab sis pawv lawm. Ces lawv muab ib lub tsheb kim zog los rau yus saib. Lwm yam kev ntxias yog thaum tus neeg muag tsheb hais tias, “Kuv tus nai yuav tsis yeem rau tus nqi no, yog li yuav kiag tam sim no nawb.” **Maj mam siv koj lub sij hawm.** Yog koj maj raws lawv kev txhawb, koj yuav tsis tau qhov zoo tshaj plaws.
4. Coj ib tug neeg txawj kho tsheb uas koj ntseeg siab taus mus saib lub tsheb ua ntej koj yuav. Yog tus muag tsheb tsis kam koj coj tus neeg ntawd mus saib, txhob yuav tsheb ntawm nws; mus yuav lwm qhov. Yog nws tsis kam, tej zaum lawv yeej muaj ab tsi zais lawm.
5. Yog lawv lees lus li cas rau yus, hais kom lawv muab sau ntawv tseg. Yog luag hais lus cog lus xwb, koj yeej hais tsis tshua yeej tias lawv tau cog lus li ntawv rau koj lawm. Yog lawv tsis kam sau ua ntawv tseg, lawv yeej paub tias lawv yuav ua tsis taus li cog lus lawv cog tseg rau koj ntawd.
6. Txhua txhua zaus yuav tsum nug tus muag lub tsheb ntawd tej lus meej meem li no:
 - Koj puas tau kom ib tug neeg kho tsheb kuaj lub tsheb no?
 - Lawv puas pom ib yam ab tsi puas?
 - Puas tau muaj ab tsi puas txog cov nres log tsheb, lub cav, lub txuas fais fab?
 - Koj xav ne, lub cav thiab txhua yam nrog khiav lub cav yuav kav ntev npaum cas?
 - Yog nws tsis kav ntev npaum li ntawd, nej puas yuav kam kho?



7. Hais kom lawv teb meej, tsis yog lam npais lus thuj pais xwb. Tej lus li tias “qhov no yog ib lub me nyuam tsheb zoo” hu tias yog lus cuab zog xwb. Koj yuav ntseeg tsis tau. Tab sis yog lub chaw muag tsheb ntawv hais tias cov nres log tsheb yuav qhuav raug kho as thiv tag los thiab lawv ua hauj lwm zoo kawg li, koj muaj cai yuam lawv kho yog tias ho puas sai sai tom qab koj yuav lub tsheb lawm. Kom lawv muab sau ua ntawv tseg!
8. **Nyeem daim ntawv cog lus**, tej yam uas sau ua ntawv me me tib si. **Tsis txhob xee daim ntawv cog lus yog tias nws txawv cov lus uas tau muag tsheb hais lawm.** Tsis txhob xee npe rau ib yam dab tsi uas hais tias koj koj lub tsheb mus raws li “nws yog” ntawd (“as is”). Qhov no txhais tau tias lawv tsis tas yuav kho dab tsi li.
9. Mus txais nyiaj yuav tsheb ntawm koj lub tsev tso nyiaj los yog tej tsev txais nyiaj. Thaum twg koj txais nyiaj ntawm chaw muag tsheb, lawv pheej tau nyiaj los ntawm qhov nyiaj koj txais ntawd. Lawv tau nyiaj ntau zog yog lawv txais cov nyiaj rau koj rau tus paj siab zog. Lawv yuav hais rau koj tias qhov ntawd yog qhov lawv ua tau zoo tshaj plaws lawm, tab sis qhov tiag mas lawv tseem ua tau zoo tshaj ntawd thiab. Ib lub tsev tso nyiaj los yog txais nyiaj yuav txais nyiaj nrog ib tug paj zoo zog rau koj.
10. Yog koj txais nyiaj ntawm chaw muag tsheb, taij kom lawv sau ntawv tseg tias lawv muab tus paj zoo tshaj plaws uas koj haum cai tau lawm THIAB tias lawv yuav tsis tau nyiaj los ntawm tus txais nyiaj rau lawv ntawd. Taij kom lawv xee thiab tso vas thib rau daim ntawv no.
11. Ib txhia chaw muag tsheb yuav ntxias kom tau nyiaj ntau es yuav muag lwm yam khoom los yog lwm yam kev pab rau koj. Piv tias kev kho tsheb, tej faj seeb txog nyiaj txiag, kev tiv thaiv tsheb ntev, kev pab hu ua GAP no los yog kev kho nraim kom tsheb txhob puas. Tej no tsis tas yuav tsum yuav thiaj yuav tau lub tsheb thiab tej no feem ntau kim tshaj qhov kim lawm thiab pab tsis tau rau ntau yam.
12. Muab kom tau daim ntawv ua tswv thaum koj yuav lub tsheb ntawd, tsis yog ntev tom qab. Qhov no yog txoj cai. Tsis txhob them tus muag tsheb yog koj tsis pom daim ntawv ua tswv. Ua li no es cov neeg tsis yog tswv thiaj muag tsis tau tsheb yooj yim.

Qhov Lav Tiv Thaiv Hu Ua “Warranty” No Yog Dab Tsi?

Ib qho lav tiv thaiv hu ua “warranty” no yog ib qho cog lus tias lub tsheb ntawd khov los yog zoo li cas thaum koj yuav ntawd. Piv tias cog lus tias lub tsheb ntawd yuav khiav taus ntev npaum li cas yog siv ncaj ncaj li tej kev sib tsheb xwb. Muaj peb hom lav tiv thaiv uas koj yuav tsum paub txog: txoj cai “Lemon law”, tiv thaiv raws hom teeb meem (implied warranties), thiab tiv thaiv raws lus cog cia (express warranty).

- **Txoj cai “Lemon Law”**

Tseem fww ntawm lub xeev txoj cai “Lemon Law” tiv thaiv cov tsheb qub uas chaw muag tsheb muag (tsis yog tej tug tswv tom tej muag) yog tias:

- Tus nqi nto \$3,000 rov sauv,
- Lub tsheb tsis tau nto 8 xyoo, thiab



- Lub tsheb khiav tsis taut au nto 75,000 mais.

Qhov kev tiv thaiv no thaiv tau tej yam txog li 30 los yog 60 hnuv, nyob ntawm saib lub tsheb ntawv twb khiav tau ntev npaum li cas lawm thaum koj yuav ntawd. Yog tias tej yam khoom uas raug tiv thaiv ntawd puas li cas rau lub sij hawm ntawd, lub chaw muag tsheb yuav tsum:

- Kho, los yog
- Thim nyiaj rov rau koj, log yog
- Muab ib lub tsheb txawv rau koj.

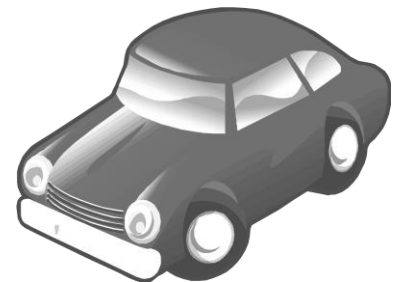
Yog lub chaw muag tsheb txhaum txoj cai no, koj muaj cai foob yuav nyiaj thiab yuav nqi kws lij choj. Pub koj foob ib xyoos tom qab qhov kev tiv thaiv ntawd dua lawm. Sau nraim tseg txog koj tej ntaub ntawv thiab tej vas thib uas ub no tshwm sim.

- **Tiv Thaiv Raws Hom Teeb Meem (Implied Warranties)**

Raws Hom Teeb Meem txhais tau tias kev tiv thaiv yeej muaj nyob rau ntawd, tab sis tsis tas hais ua lus los yog muab sau tseg li. Txoj cai thwm los yog tiv thaiv tias lub tsheb ntawd yeej yuav tsum haum tej kev siv uas niaj hnuv siv li lwm lub tsheb thas mas das. Qhov no tsuas muaj tiv thaiv thaum tus muag yog ib lub chaw muag tsheb xwb, tsis muaj yog yus mus yuav ntawm ib tug tswv tib neeg twg. Tej zaum kuj yuav paub tsis meej tias “haum tej kev siv niaj hnuv siv li lwm lub tsheb thas mas das” yog dab tsi ces koj kuj yuav plam taus qhov kev thaiv no yog tias koj tsis ceev faj. Tej lus nyob rau haud daim ntawv muag tsheb uas hais tias “as is” los yog “with all defects” (nrog tag nrho tej yam puas lawm), tej no ntso tau qhov tiv thaiv raws teeb meem tawm. Yog li es koj thiaj yuav tsum muab tej no khij tawm, thiab koj thiab chaw muag tsheb thiaj yuav tsum nias ntawv npe rau tej qho uas khij tawm ntawd ua ntej koj xee.

- **Tiv Thaiv Raws Cov Lus Cog Cia (Express Warranties)**

Tej kev tiv thaiv raws lus cog cia yog cov lus cog meej meej tseg txog tej yam, uas ua lus los yog sau ntawv tseg, hais txog tias lub tsheb tej qho zoo li cas thiab yuav kav li ntawd ntev npaum cas. Yuav tsum niaj zaus taji koj lub chaw muag tsheb los yog tus muag lub tsheb ntawd muab qhov kev tiv thaiv ntawd sau ntawv tseg. Cov lus cog uas sau tseg yooj yim qhia txog rau dua thaum mus txog haud chaw hais plaub lawm, yooj yim dua tej lus uas hais xwb. Yog lawv tsis kam sau tseg, tej zaum lawv yuav ua tsis tau li hais. Tej kev tiv thaiv raws lus cog tseg no muaj rau tej yam nkaus nkaus xwb lost au, thiab tias yam ntawd yuav kav ntev npaum cas xwb, thiab koj yuav raug them kho qhov twg tej ntawd.



Yuav nrhiav lwm yam Legal Aid Society ntaub ntawv, nrog rau cov ntawv ua tham txog hauv daim ntaub ntawv no, mus saib tos www.lawhelpmn.org/LASMfactsheets.

Txhob siv daim ntawv qhia no yog tias nws twb ua tawm los dhau ib xyoos lawm.

Sau ntawv rau peb kom tai cpv mtawv kho hloov tshiab, daim ntawv qhia txhua yam uas muaj tiag, los yog lwm hom siv los qhia. Cov ntawv qhia uas muaj tiag yeej muab lus teb tsis tas rau ib qho teeb meem kev cai lij

© 2013 Mid-Minnesota Legal Assistance. Cov ntaub ntawv no rov muab tsim tawm dua tau thiab siv rau tsis yog lag luam thiab kev kawm xwb. Tas nrho txoj cai tshwj tseg. Qhov lus ceeb toom no yuav tsum nyob ntawm txhua txhua daim ntawv luam. Txwv ncaj nraim tsis pub rov muab tsim tawm thiab faib rau suav daws yam yuav nyiaj ua lag luam.