



*A collection of
stories about
customers , credit,
and cars*

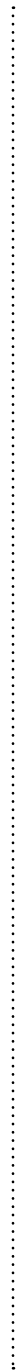
**TALES
FROM
THE
DEALERSHIP**

By Longpost Guy !!9TEWI1TbGdH

Edition 1.2 - Compiled by Anonymous

This collection of stories goes back to mid 2014, which is as far back as the 4plebs archives go.

I really can't be fucked doing a contents page.



A Man and His HHR (July 2014)

- >slow day, killing some time in the showroom when 30-something white guy walks in
- >talk to guy, find out he's looking to get into a compact SUV/CUV, wants decent mileage, got a new job with longer commute
- >go out, look at a few different vehicles, guy settles on a used 2013 ford escape
- >go back in, guy brings up that he wants to trade in his car, says it's a 2011, decent miles, so things look good
- >walk outside and he points to a motherfucking HHR
- >oh_boy.jpg
- >Get information, walk back inside, start talking numbers with the guy
- >guy pulls the "I've done my research, I know exactly what my car is worth, I won't take any less for it" card as soon as we sit down
- >ask guy what he wants, he tells me, "it's worth 11 grand, and that's exactly what I want"
- >CLEAN trade on this thing is below 10, tell guy I am going to go look over the trade with our technician
- >get outside, tech is looking at back of car with frown
- >walk around the back, dude has a fucking aftermarket tow hitch on this motherfucker
- >I ask him, "was the HHR even ever rated to tow anything?"
- >tech is looking at black book guide for HHR, "technically it's rated at 1000 pounds, but black book has a tow hitch marked as a major detractor"
- >basically anything marked as a detractor options means it will take a serious chunk off the trade in value
- >tech looks everything over again "best case, it's going to cost him about a grand on whatever offer we put together"
- >we drive the car, interior is in 4/10 condition, transmission is already starting to shift hard in 1st
- >we go back in, pull NADA auction values and sales volume for these things, and it's even worse, they have virtually no value at auction (for a 2011 MY car), hardly any sales volume
- >we finally kick together a trade in value of 7K
- >go back and brace for the conversation I am going to have with this guy
- >start off asking him where he came up with the 10K value he had for his car
- >out comes a print off from KBB...
- >dude tosses me this print out, on it, he has circled where the private-sale value of an HHR is 10,500
- >he then goes on to tell me that he knows "what a desirable vehicle the HHR is, and that he conservatively estimates that to add 500 to the value ESPECIALLY with the tow hitch on the back"
- >flip over to the second page of the print out, he has a print out of all the options he punched in when he pulled his HHR up on KBB
- >his car doesn't have half the options he claimed it did when he punched everything in
- >here I begin to try and explain how private sale value and trade in value are 2 different things, we cross off all the options from his list that his car doesn't have
- >then I have to move to explain to him about his motherfucking trailer hitch
- >"so...did you actually use the trailer hitch....?"
- >Guy says he has been using it to tow a 2500 pound travel trailer
- >I_have_no_face.tiff
- >have to explain to the guy the aftermarket tow hitch is going to cost him about 1000 dollars off the value of the car
- >this is where the true wig starts, guy goes full scale off the edge about how we are trying to rip him off, that he KNOWS a tow hitch adds value, and to stop bullshitting him
- >come around and tell him that I am not, and that all things considered 7K is the absolute most we can offer this guy on the HHR
- >dude continues to throw a tantrum for 5 more minutes about getting low balled, and not being an idiot, he knows what adds value to a car, blah blah blah
- >eventually tell the guy, hey 7K is it, you don't like it, see if anyone else will give you a better offer
- >dude grabs his keys and storms off, I am fairly sure I won't see him again
- >fast forward 4 hours
- >I see this guys HHR pull back up in the parking lot.....

>dude has a look of utter defeat on his face
 >guy has been to pretty much every other car dealership in town, got a lower offer on his POS HHR at every single one of them
 >the mainline Chevy dealership only gave him 4500
 >another lot pretty much told him they'd just rather he keep it because they didn't want to deal with it
 >a coupe of BH-PH's offered him 2K
 >dude acts in shell shock about the lack of value in a car
 >it's basically watching a grown man pull the real life equivalent of "but muuuuuuh KBB values!"
 >Explain to him that if you buy a car that no one wants, and try and use it in a way it was never made for, you don't get much money back out the other end
 >also have to explain to him the concept that pretty much anything you do to modify a car after a sales is going to ruin it's trade in value
 >tell the guy, that for him, just to let him know I am not bullshitting him, I will keep track of his HHR, and I will let him know what the car actually ends up going for when we send it out to auction
 >end up selling him the Escape, and true to my word, I follow up with his HHR when it goes to wholesale and gets auctioned off
 >a buy here-pay here lot 2 streets over from us bought it for 3K
 >its now sitting on the front of their lot with a 12,500 price tag on it
 >I sent the guy a picture of the auction run, with the purchase price today, somewhat curious if he will call or email me back
 Ends here...

The Terrible Tucson (August 2014)

>rainy day, not much going on, get a phone call from a woman interested in a 2013 Nissan Altima we have on the lot
 >car has everything the lady is looking for, she is going to be driving in from over an hour away to take a look at it
 >put car on hold, wait till lady shows up
 >we test drive the car, she loves it, has a pre-approval from her credit union at 2.1%, everything is smooth sailing
 >go to get her 2013 Hyundai Tucson "Limited" appraised (that she bought

new) to see what we can offer for trade
 >based on what the lady has told me about what she paid for it, she should just break even, maybe carry a tad positive towards the Altima
 >walk out into parking, see her car sitting up front, go over with tech to start checking it out
 >get close to the car, This_is_not_a_limited.jpg engaged
 >car has none of the options a Limited is supposed to have, take it on a quick test drive, then pull it in back to put it on the lift
 >things continue to get worse. Lady told me it was AWD, it is clearly FWD only when we get it on the lift
 >the front right quarter panel is also not original to the car, and has overspray from being repainted
 >autocheck confirms that she did indeed buy it "new" although it had 118 miles on the clock when the dealership issued the title
 >call up Hyundai, have them decode the VIN just to make sure, and sure enough, motherfucker is a base model
 >so to recap, lady thinks she owns a factory fresh Tucson Limited AWD, she in fact owns a base model Tucson FWD with repaired body damage
 >gather up all the info, and head back inside to tell this lady that she doesn't own the car she thinks she owns, brace myself for the ensuing shit storm
 >decide direct approach is best, sit down, tell lady that unfortunately the trade value is going to be about 4K less than we thought
 >the reason it is 4K less than we were thinking is because her car is in fact a base model fwd tucson and not a awd Tucson limited
 >"what the hell are you trying to pull I know what I bought, you think i am that stupid blahblahblahblahscreamyelllllscreeam"
 >let her vent for a bit before I start pulling out my paperwork and walking her through what we found
 >her anger blunted more and more with each bit of info about the car I bring up
 >by the time we get to the end of it, she is in the no man's land between screaming her head off and about to bust out crying
 >still can't believe its not the car she thought, says she even has the original window sticker from when she bought it, along with all the paperwork

>I ask her if she has it with her, and if so, to get it so we can walk through it step at a time and see if we can work out where things went off the rails.
 >she gets her papers, pulls out the “window sticker” the Kia dealership gave her
 >this “windows sticker” is something the dealership made themselves, and is a cut and paste job that looks like it was put together by a 12 year old in MS paint
 >claims the car has options it doesn't have, claims an MSRP that is 3K higher than what an actual legit 2013 tucson limited should have been
 >stomach starts to sink as we get to the buyers order, as all the pieces start to fall into place
 >this dealership had advertised a sticker price way higher than the actual sticker for a Tucson limited, then “knocked it down” just for her
 >They had got her to pay the actual advertised full MSRP for a tucson limited, but actually sold her a base model with over 100 miles and repaired body work
 >I pull up what an actual Hyundai window sticker is supposed to look like for the lady to give her reference
 >at this point, the reality of the situation hits her full force, she breaks down in tears
 ‘so to follow up, the lady called the Hyundai dealership and pretty much got told to fuck off. She contacted her lawyer, and she and the lawyer actually went to the Hyundai dealership in person today, I am supposed to get a call from her tomorrow to let me know how things go’

ONE WEEK LATER....

‘She got a lawyer, got the dealership to buy her car back, finally sold her a Nissan Altima tonight’

A Night of Terrible Trades (August 2014)

Customer 1:

>Lady comes in with 2002 Mazda 626
 >wants an accord or camry for around 12K
 >says she wants at least 2K for her 626 that has 160K on it
 >car looks like shit from the outside
 >go to drive it, transmission sounds like its about to explode the entire time
 >won't select 2nd or reverse, CEL is on, thing has over 20 DTC's stored in memory
 >offer lady 500 bucks
 >”but KBB says its worth 2K! Why can't I get that!?”

Customer 2:

>young girl comes in with 2010 Mazda3
 >first car she ever bought herself, got it used 2 years ago
 >go to check it, something about the paint on the front looks off
 >run autocheck, major accident reported
 >get car on lift, obvious major repair work to front end
 >frame_damage.exe
 >go to break news to girl
 >find out she bought car from a local dealership when it had 50K on it
 >she paid 19.7K for it used, was told it was never in an accident

Customer 3:

>folks bring in a 2005 Mercury Mariner
 >go through usual talk, guys says car is in great shape
 >do to drive, warning lights, warning lights everywhere
 >during test drive, CEL starts to flash, engine has obvious misfire
 >get back, offer guy 2K
 >”that's insulting, why is the offer so low???”
 >Me: “what would you pay for a 2005 Mercury with a dash full of warning

lights and a flashing CEL”

>Him: “yeah well, tax value is blah blah blah, I figured...”

>Me: “No, I am asking you, what would YOU pay for that car if you had to buy one? You would really pay more than 2K

>Him: “well, no, but I still owe 8K on it so I figured...”

>6K_underwater_on_old_mercury_face.jpg

Customer 4:

>older black lady brings in an old 500E

>”hell yeah here we go, at least I will get ONE person with a decent trade tonight”

>interior of the car smells like cow shit

>everything is ripped and stained

>transmission sounds like it’s gargling hammers as I drive

>tires are so worn they are showing chord

>Against better judgement, still show her 1K for trade

>she has a title loan against it for 3K, title loan people had given it a ‘collateral value’ of 5K

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>a few weeks back a black guy comes in with a mid-2000’ BMW 7 series

>desperately trying to get out of it because of repair bills

>iDrive is fucked

>SRS light in on

>AC blows hot

>CEL is on

>has over 100K miles on it

>wants to buy a range rover so it doesn’t look like he traded down

>buy a range rover with air shocks

>because the repair bills for his 7 series are too much

>range

>rover

Pastors, Policemen and Pedro (August 2014)

>be working the phones on a slow night, get a call from a guy interested in a BMW X6 we have on the lot

>guy has a laundry list of questions, all about the cars condition, from tire wear to scratches, to the interior

>X6 has less than 6K on, damn thing is practically new, but I go out and look car over anyway, snap even better pictures with my phone

>send all the info back to the guy, he says he is coming in the next day to look at the car

>next day rolls around, sure enough dude shows, up, late 50’s white guy, wife in tow, wants to go look at the X6

>right away guy starts talking about being a pastor, won’t I give a church discount for this, or a church discount for that

>church discount

>BMW X6

>We get out to the car, guy immediately starts going on about the tires being worn out, and he wants new ones before he will even consider buying the car

>motherfucking thing has 5500 miles on it, the tires are virtually brand new, which I point out to him

>he counters with the fact that “they are dirty, and they are worn out, I want knew ones”

>car is freshly detailed, tires have tire shine on them, ask this motherfucker to point out how they are dirty, he points to the tread, says it has dirt on it

>actual trying to argue that because the tread, the actual part of the tire that touches the road, is dirty he should get new tires

>this sort of bat shit crazy haggling continues on for virtually an hour as he looks over the car, I spend the entire time inventing new and exciting ways to tell him no to everything

>hilariously, at the end of an hour spent criticizing every single thing on the car, I tell it looks like it just isn’t the car fro him, I don’t want to waste any more of his time

>he immediately trips over himself back peddling, wants to run the numbers

>get inside and start collecting his information to get a credit app put together
>this guy declares 12K a month in income as the pastor of a fucking church, his wife declares another 8K, ALSO working fro the church
>as sleazy as this seems, I mentally predict he is going to get an awful approval, even with all the income he is claiming to rack in
>get his shit together and send it out to the banks, they go to grab some coffee, I head up to the tower to watch his approvals come back
>Tier I decline
>Tier II decline (I fuckign knew it)
>Tier III decline
>Tier IV.....conditional approval, 27.9% APR, both he and the wife has to provide proof of income, bank wants 20% of sticker down
>laughing to myself, I take the offer and pitch it to the guy. All the hot air he has been blowing around the last hour deflates in a hurry
>asks to give him a minute to talk to his wife, which I do
>come back, guy asks would it be possible to purchase the car outright using funds from his church
>I go ask our business office, they say so long as he can provide proof he has the authority to make purchases on behalf of the church, and he registers the car under the Church and not himself personally, he can
>Big surprise, his wife is one of the people who can sign off on purchases for the church!
>his wife gets the documents, they call the bank, draft a certified check in the amount of the car, and buy the thing using church funds.
>a local church now has an almost brand new BMW X6 registered under it's name, being driven by the pastor
>mfw I guarantee none of the people who go to the church will ever find out he used the church's money to buy his BMW

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>standing around waiting to take an up when I see a guy walking on to the lot
>guy looks like a movie stereotype. Younger black guy, dressed in gym shorts and a wife beater, dark sunglasses, with his cop shield hanging

from a chain around his neck
>my body is all sorts of ready for "police_discount_brah?.tiff" to be unleashed in full force
>guy immediately wants to start looking at Lexus, Acura, and Infiniti
>I purposefully avoid saying anything about the shield on his neck, just to test how long he can go without bringing up being a cop
>4 minutes, 23 seconds. Longer than I expected to be honest
>of course once it comes out, I am polite, ask him how he likes it, what he does, all that jazz
>starts going off about all the drug busts he has been in, chases he has had, super criminals he has beaten up with his bare hands, talks in depth about being in the "gang unit"
>he finds a lexus IS250 he likes eventually and we go in to start talking numbers
>he gets an OK approval, but the lender stips him for proof of income. he doesn't have a pay stub on him so i call the bank
>They will ok it if I can get an HR phone number to confirm his official pay grade with the PD. I google the city PD number, and the lender puts me in on a three way call
>we finally get through to whatever the police department equivalent of HR is to confirm his pay
>guy is a motherfucking traffic cop, makes a third of what he claimed he was making
>loan officer adjusts his offer based on his real income
>I go back and tell the guy we had to call his HR to confirm employment, I can start to the spaghetti fall out from everywhere
>dude turns from macho killing machine to embarrassed 13 year old buy in about 5 seconds

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>Get a call from a guy with heavy spanish/mexican accent saying he wants to come in and look at a 2WD 2010 Jeep Liberty we have
>set up an appointment for later in the day, get the car pulled around, wait on the guy
>later the day, mid-20 something hispanic guy shows up with another

about the same age that I can only assume is his friend
 >friend speaks broken english, guy I talked to on the phone can speak OK-ish english
 >guy has his own jack and jack stands, wants to test drive car then look everything over.
 >tell him it's fine, just that he can't jack it up on our property
 >he drives it up to a walmart, pulls into the back of the parking lot, jacks the jeep up
 >even in broken spanish, I can tell from the jump neither of these clowns has ANY IDEA what the fuck they are looking at
 >I hear a "check the carb hommie, you gotta check the carb"
 >they spend 15 minutes under the damn thing looking at who the fuck knows what
 >"guy peaks his head out for like 5 seconds
 >"you man, is dis da flex fuel?, cause i want da flex fuel for the better mgpeeees man"
 >Where_do_I_even.exe"
 >an hour of my life I can never get back later, we were back at the dealership and I finally get this guy to talk about buying it
 >we put together a credit application, I put in a SSN that I am only about 40% confident of
 >sure enough, guy gets flat out declined. I tell him that his only real option is to have someone co-sign for him
 >he whips out his cell phone and starts to make calls to 3 or 4 different people, talking in spanish the entire time
 >after talking to like 4 people, he tells me he has someone who can co-sign
 >I take their information over the phone, and re-run his application
 >the co-signer gets flagged for SSN variance, the name and address the credit bureau has on file is for a 76 year old white lady
 >I tell the guy his co-signer would have to be able to provide a valid SS card and DL
 >instead he tells me he has someone else who can do it
 >add his SECOND co-signer, same fuckign thing, SSN variance
 >this time, I come right out and ask the guy, do you have anyone who can co-sign for you that is in this country LEGALLY with a DL and a

social security card
 >he says he has a cousin in Va that is that might be able to co-sign
 >he gets his cuz on the phone, and holy fuck balls, we get an actual approval without needing to prove anything
 >we draw everything up, his cousin drives down from Va. to sign the paperwork for him

If I hadn't stopped the guy after co-signer number 2, he had a third and fourth guy lined up to give fake names and socials over the phone to try and get credit.

Can't Make a Dollar (September 2014)

>Just opened up, see folks pull into lot in a new looking 2013 Altima
 >greet them at the door, find out they have a 2013 Altima S, they are interested in trading it in for something else
 >continue talking, find out they just bought the Altima 5 days ago from another local dealership and hated the experience
 >they went in looking to get a Kia Optima, that dealership pretty much refused to show them any other car but the Altima, pushed them into signing even though it wasn't the car they wanted
 >Other dealership is now refusing to take the car back, they are willing to eat a couple thousand dollars if they can get into the car they actually want.
 >I take them out to show them a 2013 Optima we have, technician goes out to look over the Altima to make sure everything is in order, see how close we can get to their payoff on the trade
 >technician is taking worryingly long time, I finally go out to see what the hold up is
 >front end of the car has been completely wrecked, and repaired on the cheap.
 >none of the front panels are original, front apron has been rewelded, 4/10 respray of the front of the car, clamp marks on the frame.
 >get back in and pull autocheck, car had a head on collision accident, major damage reported, towed from accident.
 >also, it was a prior rental

>well_fuck.jpg

>customers like Optima that we have, get back to office to see how bad the damage will be, expecting that they payed ~16K for the Altima, since it is pretty light on options

>they pull out the paperwork from the other dealership and i start to look through it

>they financed \$22,500 for a fucking USED 2013 ALTIMA with 35K on it
>manager makes the call that 9 grand is the most we can go for their Altima given the damage.

>they are 13,500 upside down in a car they haven't even owned for a week yet.

>I get to break all the bad news, the accident history, the bad repair work, how much they had overpaid, and the low trade in value on the car

>Big surprise, the other dealership had told them the car had no accident
>and of course they had told them they were asking a premium because the car was in such good condition

>wife breaks down into tears in my office

>husband storms out and starts swearing outside

>tell them I will run a credit application to see if their is any way we can get them financed on a car without the trade in, and they can continue to pressure the other dealership to take the Altima back

>plug in their info, send out an application

>they get flat out declined by everyone, sub 500 credit score.

>I have absolutely no idea how they ever got approved for the Altima

>continue to plow through their paperwork, find the credit app packet the other dealership had submitted for the Altima

>lies, lies everywhere

>salesperson at other dealership had inflated income, lied about job titles, and claimed the car only had 3,500 miles on it instead of 35,00

>not only is the current car shit, the loan was issued on information that is all entirely bullshit

>point out blatant fraud on other dealerships paperwork to wife and husband, concede that I really can't do anything for them, best bet is to talk to a lawyer

>have to watch them walk back out to car that they hate in utter defeat, wondering if they will actually fight the pile of shit they got handed, or just

suffer with it

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>guy calls up on the phone, says he has a 2008 Kia Sorento that he wants to trade for a newer SUV

>tell him to come on in, I will be more than glad to help him out

>I make the critical mistake of not asking him how long he has had the car, this will come back to bite me in the ass later.

>guy shows up, we take car around to check out for trade, i take guy back to office to see what he is interested in

>guy wants to trade up to newer Sorento, has eye on a 2011 we have on the lot

>I finally think to ask him, off hand, how long he has had the 2008

>he answered "3 weeks, so like, since I have only had it like a month, you guys are pretty much gonna give me exactly what I paid for it at the other place, right??"

>explain that in fact we will not be, and that is not how trade ins work

>dude is literally flabbergasted that he can't just trade the car back in for what he paid for it because he decided he wanted something newer

>Him: "but, like, it's only a month old, why wouldn't you give me the XX,XXX I payed at the other place?"

>tech comes back around, tells me he has ripped out factory stereo, installed ghetto as fuck aftermarket head unit and sub box in the back

>we actually end up offering him 2K under what he payed for it at other dealership, I manage to stick together a ratty as fuck credit app, and end it

>he gets approved at 15%, needs a 2K down payment

>"so like, you can take that off the value of the 2008, right?"

>we then have to have a discussion about what equity is, and how he has none

>he then flat out asks me where he goes to get 2K down, and could I tell him what banks might loan him the money for the down payment?

>eventually I have to bluntly tell the guy he has to save up 2K, and be ok with 15% APR, or fucking suck it up and live with his 2008 Sorento for a year or two until he can afford to get out of it

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>lady comes in, wants to look at a Chevy Malibu that we have on the lot
 >seems to have a budget in mind, sorta seems to know what she is talking about. thank god, here I might have some hope
 >get out on the lot, lady ends up spending 2 hours looking at a Malibu, Accord, Camry, and Sonata
 >decides that of the 4, she likes the Accord the best and wants to go in and run the numbers on that
 >we get in, I start to get her information together, nothing super, but again, no red flags popping up as of yet
 >run app, bank sends back notification that she has to trade in her current car, they don't want here carrying two car payments
 >ask lady about her current car loan
 >she says she doesn't have one, so we call the bank, they pull her full credit report, loan officer gives her account number of the loan, says its on a Pontiac G5
 >she drops this bomb: "Oh, a tree limb fell on it and wrecked it, I don't gotta pay on that no more"
 >ask her did her insurance write it off?
 >nope, she straight up thinks that because it got wrecked, she just doesn't have to pay the loan on the car any more, that some magical debt fairy was going to come and make the loan go away
 >car was wrecked about a month ago, so late payments haven't hit on her credit yet
 >I have to explain to a grown woman that unless you have insurance, an accidents doesn't make a loan magically go away
 >she has no insurance on wrecked car that got killed by the tree
 >she pulls up phone, has picture of the car, sure enough, a tree limb fell on the car, pierced windshield, punched straight through the dash
 >says she is gonna talk to her friend at the church about selling it, will be back when she does, seriously thinks she can sell a tree impaled G5 for 9K

Weekend Update (October 2014)

>be this weekend, walking around, see someone pull up in a beat all to shit 2003 Chrysler Town and Country
 >ohboyherewego,phg
 >guy that walks in is country as fuck, beard straight out of duck dynasty, straight redneck motherfucker
 >says he wants to get a RAV4, wants to trade in his van towards it, typical "I know what I have" speech
 >point him in direction of the RAV he wants to look at, go out to take a look at his van with one of the techs
 >van is completely fucking destroyed on the outside. both rocker panels are caved in, body rust, whole left side looks like van has been side swiped
 >front of the van looks like it was wrecked and repaired on the cheap, panel gaps are off, paint looks weird, typical signs
 >manage to pry open the sliding door on the left side
 >oh god the smell
 >the tech taggers back and dry heaves. The inside of the van smells like month old spoiled milk mixed with putrid ass crack and 3 decades worth of cigarette smoke
 >the inside looks like a complete fucking garbage dump. Literally garbage/paper/empty food bags/empty plastic bottles are piled a foot deep through the entire thing. evrything you touch is sticky from nicotine stains and god knows what else
 >tech literally refuses to drive it, I drape the drivers seat in a garbage bag and throw on some nitrile gloves to take it just around the block
 >every fuckign warning light on the dash is on.
 >transmission slips through first and second.
 >vibrations coming through everything, engine has a hard knocking sound
 >I was expecting it to have a million fucking miles, but it actually only has 117,000K on the clock
 >get back and tell tech that basically everything is broken, I literally can't imagine anyone ever wanting to buy it,
 >I go inside and get the guy who is head of our wholesale sales (basically he deals with all the trade in cars that are too much of a shit heap to resell, he figures what to do with them)

>head of wholesale comes out, sticks head in cars and almost falls backwards
>”holy fuck! that smells like rotting ass, longpost did you drive it?”
>Me: “yup, literally everything is broken dave”
>head of wholesale immediately relegates it as a scrap car, meaning we will sell it directly to a local junk yard we do business who will attempt to part it out.
>just for shiggles we pull the autocheck, and its branded frame damage from a major accident in 2006 because of course it is.
>this means mr. duck dynasty is going to see 500 bucks for this shit pile and not a dollar more, because we know exactly what we are going to get for it
>I trudge back out on the lot to find this guy, and hope to god he wasn’t expecting much from it/he knows its a piece of shit and this isn’t going to be a thing
>yeah, no, of course it’s going to be a thing, who the fuck are we kidding
>find duck dynasty, he loves the RAV4 we have, so I immediately start up with the typical sales small talk, going to try and sandbag the fucking trade until i HAVE to bring it up
>literally third sentence out of his mouth is that he still owes 5000 dollars on the van
>jesus_god_fucking_tapdancing_mother_fuck.exe
>Him: “and yeah, I know my credit aint suu good, I done dit free online check thing, and it told me it was 515, y’all still give me a loan right?”
>4.5K upside down, and shit credit, yup fucking amazing weekend right here. Well what the fuck, might as well try
>go back inside, actually get him in an office, I leave to grab some coffee and brace myself to go back and tell him this piece of shit fucking van is worthless and he’s going ot be 4.5K upside down
>I go back in with the coffee, sit down, and ask him the typical “so did you have an idea of what you wanted for the van”? bullshit question
>Him: “Yeah, the KBB Book (yup thats how he actually said it) says its worth 5 thousand dollars, so y’all best be doing a little better than that

>I clench the old asshole and throw the 500 dollar trade in value on the table
>” WHATINTHEFLYINGFUCKDOYOU MEAN 500DOLLARSWHATINTHEFUCKAREYOU TRYINGOTPULLONME-BOYYYYYYYYYYYYYYYYYYYYYYYYYYYY”
>at this point I am a small row boat set upon by a typhoon, I just hold on to the rails for dear life until the storm blows itself out
>when he finally gets tired of ear raping me, I bring back full eye contact. I never dropped my “serious salesperson face” during his entire rant, so this is my only attempt to save the sell
>Me: “So what would you pay for it?”
>Him: “what the fuck do you mean what would I pay for it?”
>Me: “I mean exactly that, if someone pulled up in front of your house with that van, what would you pay for it?”
>Me: “it has major rust, every single panel on it is damaged, the dash looks like a christmas tree, the interior is buried in a foot of trash, ad when I drive it, it shakes like a dildo in a washing machine
>Me: “Now you wanna yell and scream about low balling, what would YOU pay for that van, would you give someone 5 grand for that. If you can look me in the eye and tell me, in complete honesty you’d buy a van that looks and drives like that for more than 500 bucks, then lets just stop wasting each others time right now
>poker_fucking_face.jpg engaged
>I stare it this motherfucker in complete silence while I watch the rage bubble inside him slowly start to deflate
>Him: “yeah, well, when you talking like that...but I owe 5K on it...do you still think you could get me in the CR-V?
>thank christ, I have ridden the hate wave into getmedone town, this might just have a prayer
>I get him a mountain dew (of course it was going to be a dew), and we start working through a credit app
>he actually does get a tier IV offer, and gets hit with every fuckign stipulation on the planet, has to prove income, residence, insurance, basically everything about himself
>ask if any possibility of a co-signer
>Him: “well, I could call mama...”

>so he whips out an ancient looking flip phone and calls his mama, tells me she is going to drive down, should take about half an hour
 >in the mean time, I go pull his long form credit, and this guy was not lying, barely hits a 510 credit score
 >fast forward 3 mountain dew's and 30 minutes, fucking mama arrives
 >this lady is early 70's, and looks like if Paula Dean had grown up hunting gators in the swamps of mississippi
 >she comes into the office and looks at me, then over to her son
 >Her: "so what are you yammerin about Paul, I thought you was getting a new car"
 >he starts to whine to his mom about the low trade in offer
 >Her: "what in the hellllllll are you bitching about boy? You know that can is a pile a shit, yer daddy won't even sit in that nasty ass pile of dog shit
 >Her, as she flips to me: "you all are really gonna give him 500 dollars for that pile of crap?
 >Me: "Yes ma'am"
 >Her: "Paul shut the fuck up and just be glad anyone will give you anything for that. If your paw hadn't uh stopped me I would have burned the damn thing to ground already "
 >I go through the motions of putting his mom on the credit application, not holding out hope for anything getting much better
 >offer goes from 24.9 to a motherfucking 2.65%
 >I can not even believe it, I pull the long form, his mom has a 850 Beacon, her credit report looks better then 99% of the people I deal with
 >at this point I think we are fucking golden, but the son starts to whine that his mom will be on the registration with him
 >Her: "You're god damn right I will be, you worthless good for nothing, if I have to help buy it, I sure as hell will be on it, and you damn better well get used to sharing it
 >Her: "I am gonna drive that thing down to the tavern on thursdays with the girls, and when I drink too much whiskey, you can bring me home in it!"
 >mom continues to call son a sack of crap through the rest of the sale, while being beyond nice to me
 >I get through finance, start to try and upsell on a warranty
 >son tried to shut it down right off, saying it will be a waste of money

>Her: "what paul, are you going to fix it?! If your zipper got stuck you'd piss yourself before you'd think to pull your pants down"
 >Her, turning back to me: "Why yes young man, give me the best, longest option you have"
 >hour later I have them done, in the car, with warranty and window tint upgrade, son still dragging behind like a sad puppy
 >mom is nothing but exceedingly polite from me, says she may come back and have me sell her a Buick
 >I really hope I get to
 --
 >lady calls on the phone asking about GLK 350 that we have for 27K, set up appointment for her to come in and see car
 >she brings in her 2006 Toyota Sequoia as a trade in, is a 4WD limited, hasa 191,000 miles on it
 >first hurdle, she has a print out form KBB saying that the trade in value for this car was 10 grand, and thats exactly what she expects to get for it -and here we will see a real life lesson on why KBB/NADA values often don't mean shit-
 >sure enough, I pull up both KBB and NADA to check the value on her car, and they are spitting out trade values of 10K (picture included for reference)
 >check auction-net and local inventory/auction listings. With that mileage, we would be lucky to sell the car for 7-8K in our area, we could expected to go to auction and buy one for 3K if we wanted a high mileage Sequoia to sell
 >have tech check out car, it's in good shape, so I go back and break the news to the lady that regardless of what KBB says, the car climate in our area no where NEAR supports that price
 >tell her realistically, we could look at around 4 grand, give or take a little on trade
 >I figure that, since she bought this car new, it will be paid off, and anything we give her is just icing on a down payment towards the GLK, so not being near her 10K expectation won't be all that bad
 >hahaha, why would I ever think a stupid thing like that! She has a title

loan on it, and owes almost 11 grand against it
>means we now have roughly 7K of negative equity to roll into the loan on the GLK she wants to go look at
>I pry a little further, find out she is making a 830 DOLLAR a month payments against the title loan on the car every month, so she is essentially carrying an 830 dollar car payments
>jesus_h_tapdancing_christ.exe
>well fuck, I get her information together and work up a credit app for her and submit it...
>her application goes out and we sit back and wait
>I am expecting maybe a jesus take the wheel tier IV offer that wants a high down payments
>tier I decline
>tier II decline
>tier III...decl-wtf, one of them actually came back and made an offer
>a tier III lender makes an offer, if she can put 150 dollars down, thats right, NOT 1500, NOT, 15,000, ONLY 150 dollars, they will buy all the negative equity from her title loan, and finance the Merc at 17.9% APR for 72 months
>they don't even ask her to prove income
>her NEW monthly payments would be 802.xx
>thats right, a woman walked in upside 7 thousand dollars on a 2006 toyota, wanting to buy a 2012 mercedes, and I LOWERED her car payment 30 dollars a month
>LOWERED IT
>she goes all kinds of crazy about being able to get the mercedes
>has to call her bank to make sure she has 150 dollars on her debit card so she can use that to make a down payment
>she has 173 bucks, so just enough to make the down payment

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>be the next day, see tiny as fuck black chick walk through the front door
>seriously, this girl might be 4'10", is wearing at LEAST 5 inch heels at 3 in the afternoon

>says she is looking to get her first car, really likes the Scion Tc, says she saw one on your website
>I take her out to look at the Scion, we test drive, she likes it, go back in and get right to the financing
>all is well to get to her employment information, and ask where she works
>she lists some place I have never heard of before, and lists her position as "entertainer"
>I send the credit app off, 10 minutes later get a flag to call the bank, the loan analyst wants to talk to me
>I get on the phone, analyst wants me to ask her more details about her job. credit looks decent, but he isn't seeing any actual record of employment
>I go back and explain that the bank is having some difficulty confirming her job, could she provide any more detail like who does payroll, does she have paystubs, that sort of thing
>Her: "Oh, well, yeah its a strip club, and I get payed in cash, so I don't really have any of that stuff..."
>well....fuck, I'll toss the bank that curveball and see what they want to do with it
>Me, picking the line back up to talk to the analyst "Hey, yeah, ok, I asked, she's a stripper, and she gets paid in cash, so....where we taking that? "
>long ass pause on the other end of the phone, guy finally comes back and asks me to find out if she could do a down payment
>I go back, and sure enough, she has 2 grand in cash to put down on the car
>pick back up with the bank again, tell the guy we have a 2 grand down payment
>Him: "...well, yeah ok, I guess we can put her though as a first time buyer, hold on I will send it back in a few"
>girl gets approved at 10%, I shit you not her cash down payment is all in small bills, nothing larger than a 20

The Case of Upended Equity (November 2014)

>mid 30's guy comes into the dealership, drives up in a 2013 Kia Sportage SUV

>walks in, says he is interested in trading in the Kia for something else, he bought it 2 months ago and doesn't really like it

>get information about Kia for him, get set up to do a trade in evaluation

>start to ask him a few questions about Kia

>find out he bought it at local flagship Kia dealership, they rolled 10K of negative equity off of his previous car (Chevy Malibu) into this Sportage

>sold him the Sportage for full sticker price, currently monthly payment on this 2013 Sportage is over 800 dollars

>once we get he Sportage looked over and get an exact payoff amount, we find he is TWENTY THOUSAND dollars upside down on the Kia

>he wants to roll the 20K of negative equity into (brace yourself, your body is not ready), a 2013 VW Bug

>i do not have words for the lack of words that I had for this situation

>I explain to him that at this point, I am going to take the shovel away before he digs himself into China.

>guy is adamant he can manage it, wants to run a credit app anyway

>fuck_it.exe

>get his information, plug it all in

>he actually gets a couple of approvals, but every single bank wants the balance of negative equity as a down payment

>this guy wants to roll 20 G's of negative with NO MONEY DOWN

>dude looks at me with a face of desperation that I thought only a desperate drug addict could muster when begging his dealer for a quick fix

>asks me if there is absolutely any way he can get out of the Sportage and into the Bug

>I ask him if he has his purchase paperwork from the Kia dealership, and I begin to read through everything to see what, if any, loopholes there might be

>contract looks bulletproof, but I have one last idea

>I remove his trade in from the finance order, and resubmit it alone (basically changing the scenario to him buying a 2nd instead of trading

in a car for another)

>this takes the negative equity out of the equation

>I wait to see what the banks thing of footing a loan for a second car for a guy who is already throwing down an 800 a month payment on a car he is 20K upside down in

>he gets motherfucking approved with 500 dollars down at 12%

>at this point, the guy asks if he can go make a phone call, and steps out of my office, is on phone for almost an hour

>guy comes back, asks if he buys the Bug, can he leave his Kia in our parking lot for the rest of the day

>Me, to myself: "that motherfuckers is going to go call Kia and just tell them to repo the car, I fucking guarantee it"

>Me, to him: "Sure man, no problem at all"

>dude says yes to beetle without batting an eye

>tears through the paperwork like a horny teenager on his way to get laid

>everything is wrapped up, I get him the keys, he thanks me a million times, and drives off into the sunset

>Cut to today

>tow truck from local recovery company shows up at our dealership, pulls up next to the kia

>motherfucking_calledit.tiff

>go out to shoot the shit with driver

>sure enough, guy called up the local Kia dealership, told them he was done, where the car would be parked, that the keys would be in the glove box, and to just come and get it

>driver says the F&I manager at the local Kia dealership basically blew up on the guy over the phone when he called to tell them to come get it because the repo hit on the last day of the month and fucked his bonus

>no idea if it's true or just the driver bullshitting but deep down I kind of hope it is

Assholes, Ex-Wives and Sugar Momma (November 2014)

>dealership is running a “we will beat any offer on a comparable car by 1000 dollars sale” this week because cold and low foot traffic

>fully expected it to turn into complete shit storm

>middle aged guy comes in with his wife, looking smug as fuck from the moment he walks in the door

>wants to take a look at a mid 2000’s G35 we have on the lot

>spends entire test drive droning on about how I am going to hate him, how he loves haggling with sales people, he doesn’t take any bullshit blah blah blah

>do actually manage to learn that the car will be for his wife, although he talks over top of her any time she tries to say anything to me

>we finally get back, wife says she likes car, husband spends a couple more minutes trying to blow smoke before he says he likes it to, and we go in to talk numbers

>I knock together a pretty fair offer, he will be out the door for 11K

>guy puts on big as fuck shit eating grin, “oh I could have saved you the paperwork kid, I KNOW what you are going to give it to me for”

>throws down a sales order for another mid 2000’s G35, similar miles, that has an OTD price of 4995

>guy leans back in chair laughing while I pick up his buyers order to try and see if it’s for real

>tell him I am going to have to confirm that the order in fact legit since the price difference is so drastic, and I head off to grab the manager

>first step is we google the name of the ‘dealership’ that wrote the offer and it comes back as a junkyard located about 2 hours away

>from that we track down the website and find that it IS a junkyard, but that the place also appears to sell a small handful of cars

>website is god awful, but we find the G35, listed online for 5500

>I proceed to call the place up while manager writes down the VIN and pulls up autocheck to see if things look legit

>phone rings, and fucking Cletus McSisterfucker picks up on the other end,

>oh_boy.jpg

>tell him I am interested in the G35 he has, ask what is

the lowest cash price he will take, blah blach

>he blurts out the ‘4995’ number, but quickly follows it up with a “but no test drives! you can turn it on but I ain’t lettin’ you take it off the lot unless you buy it!”

>ask him if everything about it is ok, everything working, does it have any problems

>he practically shouts “its fine! Ain’t nothin wrong with it!”

>manager taps my shoulder, motions for me to cut the call, so I hang up

>he’s pulled up the autocheck on the car

>insurance total loss

>salvage title

>FLOOD DAMAGE

>”CAR RECOVERED FROM BODY OF WATER” note on the vehicle history

>the shady junk yard salesman aside, we both concur this does not qualify as a “comparable car,” and I trudge back to my office to deflate Mr. smug Fuckerton with the news that he is not going to get our G35 for 3995.

>get back to office, tell him that we contacted the seller of the car he has a written offer on, and that since it is a flood damaged, salvage title car, we will in fact NOT be going 1K under his offer

>dude flips. the. fuck. out

>As in get up screaming at the top of his lungs, flips his chair over, tried to come across the desk at me tier flips out

>wife is literally sitting terrified in the corner as this guy continues to scream at me movie action hero style

>I can’t even make out the words, notice the manager and the owner booking it to my office from across the show room

>manager gets to my door just as the guy flips around and starts to storm out into the show room

>guy is starting to perpetuate his ear rape on the manager as the owner rolls up behind him

>owner is a very grandfatherly looking, soft spoken guy who is in his 70’s, basically spends all day trying ot help people make sales, is all in all very cool, chill guy

>before mr angry man gets very far, the owner slips right in front of him and drops a “what in the hell do you think you’re doing talking to my employee in that manner?”

>guy starts in on owner about how he’s a lying SOB, won’t honor his own sale, blah blah because we won’t deal on the flood damaged shit car he brought an ad for

>owner turns to sales manager and myself, asks us for details on the car, which we tell him. Owner grabs the ad for the junk yard car out of the guys hand and looks at himself

>owner takes 10 seconds and turns back to the guy and basically tells him to fuck off, he knows thats not a comparable car, we know its not, and no amount of yelling is going to bully us into making a deal

>guy fucking grabs his wife and storms out to the door

>can hear him screaming at his wife from the parking lot as they try to leave, can see her crying her eyes out in the passenger seat

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>another sales consultant approaches me and asks me if I can help him close a sale.

>warns me up front that this lady is scum of humanity, and he literally can not stand working with her any more, if I can take it and close it, he’ll just give me the commission

>I brace myself and ask for the back story

>40 something white woman who just moved to this area from new jersey

>is recently divorced from her husband who is a fuckign surgeon at a local hospital

>she has a BMW that she “won” in the divorce, and she wants to trade it in for an Escalade

>ex husband is still on the title for the BMW, he is going to have to come by and sign paperwork for the trade

>woman is having her new boyfriend a 20-something “musician” co-sign on car so that she can get a 28.9% 72 month loan for the Escalade

>every single interaction with them is like a fucking

episode from a reality TV show

>this woman is every fucking walking stereotype of an obnoxious jersey house wife

>the boyfriend is every wannabe white boy rapper you see hanging around in a mall at the back of a record store

>husband is pussy whipped little shit that can barely cram a word in edgewise any tie his ex wife starts tot alk

>all 3 of them arrive to try and finish out the deal on the Escalade, and I am trying to wrangle this tumble weed of human worthlessness through the car buying processes

>but OF COURSE we got in a newer model, slightly nicer Escalade a couple of days before this cluster fuck could make it in and now the fucking wife wants the newer one because of course she does...

>wife immediately starts working over the ex husband “omg Gary this one is so much nicer, so you really want me riding around in a 2009?!

>”what are my clients going to think if I have a 5 year old car, omg how do you expect me to make a living

>(more backstory, the wife works for some ad agency selling print ads for a local newspaper, so this shit will make sense)

>husband just looks at feet and mumbles while whigger dick head is sitting in the drivers seat of the truck mumbling shit about putting 28’s on it

>ex practically drags the husband back to my office so that we can run a credit app on the newer model Escalade

>to my fucking amazement, she gets approved (28.9% 72 months), but will have to cough up a 10K down payment in addition to the BMW

>this lady actually starts ragging on the ex husband to bust out his check book and write a check for her and her new bf for the down payment

>”You never let me have naything gary! after all the shit you put me through! are you going to take this away from me to! Are you, you ass, you won’t even let me have a nice car?!”

>this lady is fuckign shameless ladies and gentleman, she if fucking firing with both barrels on this guy from her “I am a terrible human being” shot gun

>I can see it in his eyes, the ex husband is going to crumble, and sue enough he fucking does

>writes out the check while the ex wife jumps up and down giggling like a 14 year old girl,
>all the while the whigger man has his arm around her mumbling the stereotypical “awh yeah baby you gonna look so good up in this whip, Imm get you some nice rims and take care of you girl” bullshit
>ex husband drops the check fro 10 grand, signs over the BMW
>jersey shores wife and whigger man sign on the line for an escalade
>guy is literally on the phone before they leave trying to find a shop with aftermarket 28’s to put on it
>ex husband walks back to his lexus, more shell than man

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>see a couple come in the front door
>older, late 30’s maybe early 40’s very well dressed, professional looking black woman walks in accompanied by the most ghetto ass Trione looking 20 something black guy I have ever seen
>Adidas flip flops with white socks, gym shorts, wife beater, gold chain with cross, and a single fake diamond stud earring
>lady says they are here to look for her boyfriend a car, he interested in a (wait for it)....Dodge or Chrysler!
>take them both out on the lot, guy starts looking at chargers, challengers, and 300’s
>this lady could not be more professional in the way she talked, looked, and acted
>Tyrone is 100% ghetto raised basketball american the entire time we are looking at stuff
>he finally settles on a charger, straight up asks “yo girl, dis the one daddy like, you gonna buy it for your big daddy?
>this older black lady just giggles and baby talks him back saying yes she will, while I look on in amazement that this dynamic is actually happening
>we go back inside, lady so-signs for this guy, holds his hand and flirts with him shamelessly the whole time
>this older black lady just giggles and baby talks him back saying yes

she will, while I look on in amazement that this dynamic is actually happening
>we go back inside, lady so-signs for this guy, holds his hand and flirts with him shamelessly the whole time
>he leaves to get something to drink and I casually ask the lady how long they have been together
>”Oh him? he just my guy on the side I see from time to time. he needs a car so he can come over when I got the house to myself, you know a girl has to have her secrets!”

Black Friday (December 2014)

>older, rough looking black lady pulls up in new-ish looking C300
>comes in and immediately starts into story about how she has been to every dealership in town, we are her last hope
>she has a 2011 C300 she bought from another local dealership used back in July
>she went in looking for a 400 dollar payment, came out with a 600 dollar payment
>hours at her job got cut, she can no longer make the car payments, is 2 months behind, is facing immediate repo if she can’t do something
>want to see if we can get her out of the car and into something else with a cheaper payment
>first off, go out to look at the car, and she admits she put the front right corner into a metal pole in a parking lot, so the fender and bumper are scraped all to hell
>tons of heavy scratches on the exterior, in general looks like she has treated the car like shit
>find out that she paid 27K for this car out the door, in current condition, highest I can reasonably go for trade is about 19K, so she’s over 7,000 bucks upside down
>Basically going to have to put her in something super cheap to have any chance of salvaging this situation for her
>she immediately goes and picks out a 17,000 dollar Honda Accord to try for.
>I attempt to walk her through the number of her situation and explain

that we are going to have to look for something cheaper than a 17,000 dollar Honda, but she insists

- >plug in her information, send the credit application off, and wait to get an answer
- >tier I decline
- >tier II decline
- >tier III decline
- >tier IV conditional approval
- >she gets one offer, the bank will not take any of the negative equity, so she'd have to lay down a 7,000 down payment, 28.9% APR for 72 months, 6 months of pay stubs, only drops her payment like 50 dollars a month
- >of course she has absolutely no money to put down, because of people like this never do
- >so, I again attempt to readjust her expectations
- >After 20 minutes of trying to be as PC about the issue as possible, I take my glasses off, rub my eyes, and have a come to Jesus moment with this lady
- >Me: "ma'am, listen, I understand the the situation, what I need you to understand is that beggars can't be choosers"
- >Me: "You have 7 grand in negative equity, and you need a payment below 400 dollars. You aren't going to get another Mercedes"
- >Me: "What you can get, is something that has 4 wheels and an engine, now how seriously do you want to get out of this car payment?"
- >She reluctantly lets me run financing on a Chrysler 200 thats around 12K
- >again, she gets one offer, thats horribly atrocious, and wants a monstrous down payment
- >at this point, this lady is breaking down into tears, sobbing about having to watch the bank come repo her mercedes, and how she isn't even going to have a car to get to work blah blah blah
- >Being that I am not a completely soulless person, I actually do feel somewhat bad, even though she is simply reaping the consequences of her poor life choices
- >Partner with my manager, we look over shit, he says the last ditch effort we could try is to call the one bank that is making her offers, see if the loan analyst can come up with any situation that would work for her
- >so, I go off and call up the bank, and sit on telephone hell until eventually I get to talk to the guy who's actually looking at her application
- >I explain the situation to him, ask if there is any situation he can cook up that will get this lady into a car with a 0 down payment
- >guy looks over application, finally asks me what's the cheapest piece of shit we have on our lot
- >I look it up, its some early 2000's 5 speed Hyundai Elantra with well over 100K miles on it. I tell the loan officers thats our cheapest cheap piece of shit currently
- >"well, no way in hell I can do 0 down....if she can put....hell, 500 down, we can do the Hyunda at 28.9 for 72 months, with proof of income and everything else
- >so, armed with the information that the only thing she get financed for is a piece of shit elantra, IF she can put 500 down, I trudge back to my office
- >I lay the situation out for her, she trades the mercedes, she gets a 2002 (i think thats what it was) 5 speed elantra, 72 month loan at 28.9
- >it will bring her monthly payment, out the door, to 428 dollars
- >thats the ONLY car we can do, and the is the absolute lowest monthly payment I can possibly get in her situation
- >mark I chimp out proceeds to commence
- >she is literally screaming/crying at me that I want her to go from a 2011 Mercedes into a early 2000's Kia
- >originally dealership that sold her mercedes gets called racist
- >I get called racist
- >bank gets called racist
- >"I'm a single mom with 2 kids, and a nurse, and ain't nobody trying to help out a poor black woman in this world, blahblahblahhandsupdon'tshootblahblah"
- >this goes on for like 10 minutes before she just gets up and says she is leaving. see her pace around in the parking lot on her cell phone talking to someone
- >she leaves, and I think that will be the end of it, but she comes back a couple hours later, with 500 bucks in cash in hand, with pay stubs, asks is we can still do the deal
- >pretty much cries through the entire processes of signing paperwork for

the Hyundai, again, I feel somewhat bad
 >has no idea how to drive a manual, one of our other sales guys gives her a quick and dirty lesson in the parking lot, enough such that she can get it to the street and possibly get it home
 >watch her stall in the parking lot 5 times before she can leave. No idea if she was even able to get it home or not

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>see a newer model F-150 drive up. Small, very elderly lady climbs out of it with younger guy who turns out to be her son
 >they come in and I start talking to them
 >find out the truck was bought by the elderly ladies husband, who just passed away.
 >he had always wanted a truck, and this was their only vehicle, but she can no longer afford the payments on it, needs to try and trade it for something she can drive herself
 >truck is a 2011 F-150 FX4, they bought it used from the local mainline Ford dealership as a CPO truck, payed roughly 40K for it
 >the payoff for the truck is right at 30K, so I am thinking she might just break even
 >set down and talk to her about what type of car she might like, and we start browsing through the inventory of things that we have
 >she mentions that she and her husband had a camry before the truck that she really liked, and if possible she's like to try and get into another one
 >I talk to her about the camry she did have, it was a 2007 LE, they had it for years, I can tell there is some sentimental attachment to the model
 >as luck would have it, we have a 2007 XLE Camry on the lot, I take her out to look at it
 >little old lady immediately falls in love with the car , test drives it, feels comfortable, so we go inside to work up a finance application
 >not bringing in a lot of money, but we get a decent approval, but she needs 3K to put down as a down payment
 >Go back and look at her trade. Exact payoff was 29,9XX, and top dollar trade in value for the truck was right at 30K

>go to manager and explain situation to him, ask if I can offer 3K above market value on the trade in so we can get her the down payment for the camry
 >I bagger him enough that he finally cave sin, lets me write the deal such that we put 33K on the trade, gets her the 3K down payment for the camry
 >little old lady is literally crying tears of joy when I outline the paperwork and tell her she is going to be able to get the camry
 >felt good because I got her out of the truck payment, and into a car that let her have some nice memories about her husband
 >manager is humorously giving me shit about her F-150 that we took as trade every day I go in, because trucks usually have a sit load of margin
 >since I went 3K over market value, we are probably only going to make a couple grand on the truck, but I don't give a fuck

Crazy Motherfuckers (January 2015)

>old, as in 80+ year old guy pulls up in an ancient Nissan and walks in teh dealership
 >this guy has an oozing head wound above his left eye, literally looks like a knife wound that should have gotten stitches but didn't
 >guy starts talking to me as if he's been in dealership multiple times before, even though I have never seen him before.
 >he wanders out on the lot, pulls out a key chain with over 10 different key fobs on it, and starts pressing the panic button on one of the fobs
 >the alarm for the car he drove up in goes off, but he keeps wandering around the lot in search of the car, oblivious to the fact that it is his car alarm going off
 >long story short, he claims a sales person on our lot gave him the key to the car "he is going to buy" but he forgot where it was on our lot
 >so he was wandering around our lot pressing his own panic button thinking it was the key to a car he was going to buy
 >we let him wander, while contemplating if we should call cops
 >he comes back in and says he wants to buy a civic, says he has a check for it
 >manager tells him to get check, so that maybe we can figure out who

he is
>he brings back in a briefcase that looks old as fuck
>he opens it, and the smell of human feces comes pouring out of it. legit, smells like a frat boy took a shit on the inside of the briefcase
>he has some blank check that has a lawyers office phone number on it
>I google the law office, and get a phone number and go to call
>get secretary, give her a general description of the guy, say he has a check on him from their office, do they know who he is?
>she puts me on hold, 5 minutes later, a guy claiming to be one of the lawyers gets back on the line
>he has me repeat the description of the guy we have in our showroom
>lawyer asks in panicked voice is anyone else is with him
>I tell him no, he is present alone
>lauer then tells me backstory. he does know the guy, he has dementia, and is under the care of a younger brother
>he and his brother live entirely on a trust fund they got as inheritance from their mother when she passed
>younger brother constantly blows through all his money, tries to manipulate his dementia ridden older brother into buying him shit he wants
>lawyer suspects dumb ass younger brother is trying to use his older brothers trust fund money to buy him a car
>lawyer gives description of younger brother, says he will come over and talk to the older brothers
>we tell the guy to wait in our waiting room till lawyer shows up
>lawyer gets there, and then calls the younger brother, who shows up, and gets in a fuck huge shouting match with the lawyer
>eventually ends when younger brother takes his dementia ridden older brother and they both leave
>lawyer talks us, says it was exactly as he thought, younger brother was trying to get older brother to buy a car, since younger brother can't manage money for shit
>lawyer says he has reported the shit multiple times, but since they are the last surviving relatives, and the state doesn't want to take on a demented 80 year old man, no one ever does anything
>says this the 3rd time he knows the brother has tried, 2 other dealerships actually almost sold the guy a car

>we actually called all the other main line dealerships in town to give them a heads up on the scam
>Local Honda dealership calls us back next day saying old man showed up at their dealership, this time with the younger brother, trying to pull the scam again
--
>guy walks up to dealership, with duffel bag over his shoulder, carrying a golf club
>again, I somehow end up being the salesperson who greets him, and right out of the gate, we have the crazy vibe
>guy wants to look at ferrari's, aston martins, porsches, pretty much names every exotic or luxury brand he can think of
>gets super agitated when I tell him we don't have anything like that on the lot at the moment, and that we usually don't carry exotic cars
>goes on super long rant about how he knows we do, he has seen them before, knows we only show them to our top end customers
>Tell him he can walk our lot himself, let him go, thinking hopefully he will run off
>he literally walks around the lo for 2 hours, getting in and out of every single car we have
>our only female salesperson happens to see him wandering across the lot, and gets sucked into his crazy vortex
>tell her he is carrying his golf club around because he is in the PGA tour and he's headed off to practice
>gold club is literally a beat to shit piece of junk that looks 20 years old
>tells her little wayne himself give him his ball cap, and he will sell it to her for 80,000 dollars
>pulls a shitty ring out of his duffel bag, and legit gets down on one knee to propose to her
>she runs away terrified as he says, while on one knee, that she is the egg, and he is the sperm and he will chase her "down teh tube"
>she comes in shitting her pants and relates story to our owner who happens to be sitting at the desk.
>owner gets up to go talk to the guy at this point, who is still outside

running around between the cars on the lot
 >Owner is generally a nice, laid back guy, and he gets completely bogged down in this guys crazy
 >I dont overhear all of it, but the bits and pieces I do are off the chain
 >guy asks our owner what his heritage is, owner says scottish, crazy guys launches into rant about how he hates scottish people
 >racist rant against scottish people goes on for more than 20 minutes
 >Owner is finally able to shit guy up tells him he needs to leave
 >crazy guy just completely ignores it, says “he isn’t ready to leave yet”, and opens his duffel bag
 >duffel bag contains little flyers guy has printed up announcing that he is going to run for president
 >owner is now caught listening to crazy man explain how he tried to run for president last time but that hillary client “assassinated his campaign”
 >our floor manager just says fuck it and calls the police on the guy whole owner is still getting ear raped about this guys upcoming presidential campaign run” (it’s all about the write ins mannnnnnnn!)
 >guy is still rambling when the police walk in the dealership. As soon as he notices them, he bolts back out on to the lot, and the police give chase
 >he actually throws his golf club and duffel bag full of cheap flyers under a minivan, and runs straight out into the street into traffic
 >the police actually just fucking stop and watch him run off down the road and into some woods, don’t even try to chase him
 >they take his gold club and duffel, tell us to call them if he comes back and they will come and try and arrest him again
 >we should have just hog tied him with fucking duct tape

\$30,000 Ford Focus (January 2015)

>walking around, see young black kid pull up in 2014 Focus, gets out with a girl
 >can already see girl talking a million miles a minute into his ear as they walk in the showroom.
 >ask if I can help, and guy launches into an explanation of his situation
 >his current car, a 1993 Accord, was on its last legs, and he went to one of the 2 nearby flagship ford dealerships

>told them he needed a basic car, didn’t have great credit, didn’t have much for a down payment, and had never bought a car from a dealership before
 >local ford dealership puts him in a 2014 base focus with 30K miles on it
 >tell him his credit is horrible, set his APR at 20%, demand his Accord plus 500 dollars down, have him paying 271 dollar EVERY TWO WEEKS.
 >thats 32,520 dollars paid back over 5 years, on a base USED 2014 focus that they had listed for 18K
 >Kid didn’t have cash or trade on him (had a friend drive him to dealership), but the ford dealership let him take the focus, told him to come back that night to complete the deal
 >kid gets home, girlfriend finds out about what he is trying to do, sees the paperwork, and flips the fuck out after realizing what he agreed to.
 >girlfriend drags him to us, because she and her mother have both bought cars from us in the past, in hopes that we can bail his ass out of the situation
 >I ask kid if he has all the paperwork from the ford dealership, which he does, and we go find an office to sit down in and go through it all
 >once I get it organized, I can see the only thing the kid actually signed was a buyers order (In NC, that simply means you agree to the price and terms being offered, to keep people from trying to haggle in signingoffice)
 >he hasn’t actually signed the finance contract, sales paperwork, or given them a down payment or his trade
 >so, from the looks of things, local hurp derp ford doesn’t actually have him tied into anything yet
 >so, I proceed to try and bail him out...
 >so, set down and see what his budget is.
 >kid basically has no idea what the word budget means, but thankfully, his girlfriend knows what his rent and bills run him, and roughly what he makes

>I spitball a quick and dirty monthly budget for this kid, figure he can handle 300 a month on a car payment without #recking his finances too much

>ask him if he has seen any cars that he actually likes, tells me he likes the look of the nissan altima

>cool, this we can work with, find a 2012 Altima on our lot, same miles as his focus, way better options, priced at around 15K

>run his credit through us, find out the kids credit isn't even that bad, he just doesn't have that much

>we get him qualified under a first time buyer program with wells fargo at 10%, and get him on with a warranty, monthly payment is 282 nucks

>get all his documentation straightened around, now he just has to take the focus back to the ford dealership and come back and sign paperwork for the altima

>girlfriend follows him so she can bring him back, and they set off for the ford dealership while i get the car ready

>1 hour passes, and I see them coming back, they walk back in, girlfriend looks even more pissed, guy looks like he is on the verge of tears.

>girlfriend gives me the rundown

>ford put the full scare package on him

>told him he already owned the focus, that if he didn't bring the down payment and trade that would take him to court and ruin his credit

>girlfriend got into screaming match with ford salesperson, and they stormed off.

>guy got call from ford 'sales manager' after leaving, guy left a voicemail saying that he had until the end of the day to finish the deal or they would come 'repo' the focus

>guy is now terrified to do anything else because ford dealership has bluffed him into thinking he is already fucked and it's too late to do anything else

>girlfriend dragged him back to us/me to see if I can straightened the entire mess out

>so, take guys back to my office, ask him if he will call the sales manager at ford back, put it on speaker

>ask him to get manager to explain why he already owns the vehicle.

>guy puts him on speaker, manager goes through same old line about

guy 'having taken ownership of the vehicle'

>he signed paperwork and a loan contract (which he didn't) and he was now the legal owner

>that if herp derp ford didnt get the down payment and trade they would come repo and report him and ruin credit

>guy again says he has till end of the day and just hangs up

>I explain to the guy that this is all bullshit/smoke and mirrors to try and pressure him into closing the deal

>explain he hasn't bought the car, there is nothing they can do to his credit, and he just needs to take it back

>girlfriend (who suspected this was all bullshit) is again 100% on board, but guy is still shit his pants terrified that herp derp ford is going to sue him/wreck credit/kill his dog

>idea.exe

>I call up the dealership, ask for the fuckstick sales manager

>he gets on the phone

>"hey man, this is longpost guy down at herptown used cars, I have a customer of yours that just bought a ford focus, is looking to trade it in, is there any chance you guys could get me his payoff on that car?"

>her derp Ford: "What do you mean, what, why do you need a payoff?"

>Me: "oh, we are cutting mr dipshit a great deal, we agreed to buy out his trade full value so he could do business with us. I couldn't really make heads or tales of his paperwork"

>Me: "I need the payoff so I know how much to offer mr dipshit as a trade allowance"

>I am met by silence

>guy puts me on hold, I flip call to speaker in my office

>stay on hold for next to 15 minutes before anyone comes back around

>someone who says they are from the business office of that dealership tells me they are having a hard time finding the paperwork, I get put back on hold

>10 minutes later I get transferred back to the salesperson who this guy was originally working with

>this guy gets all sorts of froggy about the issue before finally practically screaming that they haven't actually closed the deal on the car

>Me: "Oh, you didn't actually sell it?! So mr dipshit is free to routine this

car to you if he doesn't like it?"

>Him : "Hey he has a loan offer, blah blah blah made us a promise blh blah blah"

>Me: "that isn't what I asked you. what you are saying is you never actually completed this deal, mr dipshit can return this car if he doesn't like it?"

>Him "well, yes, but blah blah blah verbal commitment blah blah his credit blah blah"

>girlfriend practically drags him out of the office the minute the guy says "well yes, but..." and they head back off to the ford dealership while I thank the ford guy for his time

>this time, they are back in 30 minutes, without the focus, and we get started on signing paperwork for the altima

>girlfriend tells me ford guys were about to fucking boil over, that she basically threw the keys at the manager and they left before they spook her dumb ass boyfriend any more

>later that day, I get a page from the front desk

>our receptionist is giggling like a mad lady, says a salesman from der ford is on the line, wants to talk to the salesperson who sold a car to mr dipstick

>ohboyherewego.tiff

>i pick up the call, guy practically ear rapes me over the phone about stealing their customer, being accusing of us liable, and lying about them, and generally being an all around terrible person because we got this guy to call their bluff on the focus

>dude finally yells himself out and hang sup on me after a solid 10 minutes of verbal meltdown

>what makes this a 10/10 event is that he called the stores line

>all of our incoming calls are recorded

>100% of this guys fucking epic meltdown got fucking recorded, and replayed it for my boss and the owner

>our owner laughed so hard he actually cried

>owner spends rest of the night with me and sales manager telling us stories about other sleazy things he's know that same dealership to do in the decades he's been in the business

Buy Here, Pay Here (January 2015)

>couple drives up in a ragged out PT Cruiser

>pull into parking space, can see the decal of a notorious local Buy Here, Pay Here lot slapped on the back

>"pleeeeeease don't let them have bought the car from that place, please please please please"

>of course they fucking had bought it from this place

>wife begins to explain story

>car they had blew up, they were in a bind, rushed into buying a car without doing any homework

>buy here, pay here lot told them their credit was terrible, no other place was going to be able to finance them, they had to get a car from them blah blah blah

>couple was so desperate to get a replacement car, bought the "your credit is terrible" line completely, let Buy Here, Pay Here lot push them into piece of shit PT cruiser

>they are paying 250 dollars EVERY TWO WEEKS on a 2004 PT cruiser that has ~125,000 miles on it

>wife says they are already behind on payments, have only had the car a couple of months

>no way they will be able to stay afloat shelling out 500 buck a month on a PT Cruise and they have already had massive problems with it

>out of sheer morbid curiosity, I ask what issues they have had with it

>husband says he took it back to the lot for them to fix a vibration in the car, and they did not actually attach the axle after doing whatever service it was they claimed they did

>claims the axle actually came off as he was trying to drive it off the lot (again, this is all according to him, car was in shit enough shape I could believe it)

>they still have the paperwork from the BPHH lot, it doesn't even list a 'sticker' price. the terms of the contract are literally "1000 down, 250 every 2 weeks for 5 years"

>I read through the entire thing, nothing anywhere actually lists an "amount financed," I don't even have a way to roughly calculated what they owe

>fuck, we are actually going to have to call this place....
>so, I go back and get with our business office, and they try to get ahold of the buy here pay here lot
>our office literally goes through a half hour ordeal with this lot on the phone trying to figure out what a payoff on this car is
>since these folks were behind on payments, and this place knew they were trying to get rid of the car, they were doing anything possible to fuck up us trying to help them
>they FINALLY claim a payoff of 9,000 dollars
>again, none of this math adds up. The customers have a contract that has no bottom line price on it.
>they signed a paper that said they would put 1000 down and pay 250 dollars every 2 weeks for 5 years. NO APR, no loan terms, no "amount financed". Nothing
>this is by leaps and bounds the sketchiest shit I have ever seen.
>500 a month for 5 years is 30,000 dollars
>to finance 9K at those terms would make the APR almost 65 fucking percent
>an APR of 65%
>on a 10 year old PT cruiser
>these guys are catastrophically upside down
>at most, we'd offer like a grand on trade (which is probably what the BHPH lot paid for it, since that's what they asked as a down payment)
>however, it IS a buy here pay here lot, so we go ahead and have financial pull their credit, and lucky for them, this "loan" they have on the PT Cruiser isn't on it
>now here is where it gets a little blood boiling. these people did NOT have bad credit. they didn't have great credit, but they certainly didn't have bad credit
>We have no problem setting them up on a loan on a 2012 focus for right at 10% with a 1000 dollar down payment
>the only problem is, they no longer have a grand to put down, they blew it as a down payment on the PT Cruiser
>had these people gone...literally pretty much anywhere else, they could have got a reasonable deal on a decent car
>now they are going to end up having the Pt cruiser repo'd and start all

over again saving a down payment, while hoping the BHPH lot doesn't report anything negative against their credit.

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>younger lady comes in with a 2005 Ford Taurus that she also purchased from a buy here pay here lot in this town
>again, she is trying to get out from under it, the car has been constantly breaking down, and she can't pay out for repairs and a car payment
>she said she has owned it a year, so we actually go out with a tech to drive it around back and put it on a lift to see how bad a shape it is in
>it's leaking pretty much every fluid it holds
>the entire front end has been rewelded, obvious it was in a fairly bad accident in the front at some point
>autocheck pulls as multiple accidents, frame damage AND multiple mileage rollback
>based on the dates, it looks like the BHPH lot she bought it from was who rolled back the mileage.
>our service manager hypothesizes every time the repo's the car, they likely rolled back the mileage put on by the person they sold it to
>again, this rounds out to be about a 1000 dollar car in terms of trade value.
>when I go back to explain all this to the girl, I get the fun experience of breaking the news to this girl as to what a pile of shit the car is
>of course she had no idea about the accidents, the frame damage, OR the mileage issues
>she is only paying 200 a week, so not in AS bad a situation as my previous people, but still paying an obscene amount of money for this car
>again, I was able to get her an approval, but it required a down payment, which she didn't have, because she was bleeding all her money into this taurus.
>another situation where she was told she had terrible credit and couldn't get a real loan, and was arm twisted into a BHPH special

Why You Racist? (February 2015)

- >20-something black lady comes in to look at a Charger we have on our website, mom and dad in tow
- >gushing about how she has been looking at it all week, really wants to get this charger
- >we go out and look at car. Girl loves it, wants to go back inside and start paperwork
- >we have to wait 20 minutes while her dad cluelessly pokes at every single button and switch in the car in 10 degree weather
- >finally get back inside and start building the application
- >girl says she works full time at a sporting goods store, been at it for 5 months, XXXX monthly income
- >not all that bad, send out the application, get a tier II offer at 14%, they want a couple thousand down
- >she has to prove income, residence, and get it added to insurance
- >she says cool, she has everything at her house, they will go back, call state farm, and be back with paystubs and W-2's
- >fast forward a couple hours, and they are back, and I get her information and start to look over it
- >red flags, red flags everywhere
- >her W-2 for 2014 only shows 400 dollars for the entire year
- >her paystubs for her job are marked part time, none have 40 hours
- >in fact her most recent paystub only has 8 hours on it
- >Lies_all_lies.jpg
- >go back in and layout her w-2 and pay stub, and ask her straight up what the hell is going on
- >she says she just recently got put to full time, wasn't sure what her actual income was, blah blah blah
- >readjust her finance application with new information, resend it
- >fuck this bitch, you don't lie about fucking everything and get an attitude about shit
- >Me: "Ma'am, I'm more than happy to take your money, however the bank that's considering loaning you this money wants to make sure you have the means to pay it back."
- >Me: "And when you lie about things from the start, it makes the processes harder for everyone. We aren't loaning you XXXX money, the bank is, and unless they are satisfied, we can't do anything"
- >mom then start ranting about how it wouldn't be this hard if it was a white girl trying to buy a car, the world is always out to get young black people blah blah blah
- >I collect the girls W-2, the pay stubs she has, the sketchys fuck letter, fax it all back to the loan analyst, and call the guy back to see if he will budge
- >Me: "hey man, sent you everything I got, she has 6K in cash for the down payment, any way you can do it based on this information?"
- >dude looks it over, gives it a thumbs down. Won't come right out and say why, but sees enough suspect shit in her credit history he wants the 6 months pay stubs or a letter from HR, no exceptions
- >once again trudge back and lay down the law, she either proves 6 months of employment with paystubs, or get a letter from her HR person that we can actually confirm to prove she is employed full time
- >mom once again busts in with a "So you really ain't gonna sell us a car over PAY STUBS?!"
- >Me: "No man, the bank isn't going to lend you any money without those paystubs, if you can find financing anywhere else, I will be happy to sell you the car, but if you want to finance with bank XYZ, you need to get the paystubs or the letter"
- >Mother continues to ramble on about racism and oppression all the way out the door
- >think I will never see these people again
- >of course they come back an hour later, and say they went to her job and the HR manager wrote her out a letter
- >Ask to see what they have, she has letter written in word with poorly photoshopped company logo on the top
- >Fuck it, I will take it, call the bank back, see what happens
- >I fax over this letter, analyst looks at it, agrees that it looks fake as fuck
- >he tells me to stay on the line, the sporting goods store this girl works at is a chain, so he puts us on a three way call to verify the letter
- >we wait on hold for like 15 minutes till we actually get through to a manager
- >loan analyst asks if employee Herp is an official HR rep, and is in a

position to write a letter confirming an employee's full time status
 >manager seems confused as hell, says that employee is a cashier, has no connection to HR, shouldn't be writing any letters
 >this chick basically threw together a fake letter, and her friend, who also works at the same store as her sign it, apparently assuming no one would actually attempt to check up on it
 >Loan analyst thanks manager, tells me to forget it, he is pulling the offer on concerns of fraud, customer is out of luck
 >I now get to go back out and break the news to this girl and angry mom that the bank attempted to call to verify the letter, was told the employee who signed her name is just a cashier, and that they are taking back their loan offer on concerns of fraud
 >Mom, as expected, gets angry as fuck, but hilariously, doesn't even attempt to defend the fact the shit is fake. She is made that we actually tried to verify it
 >Her: "Why the fuck you all calling about this anyway, you can't take someone's word for it? What does it matter who she is?? She works there! How you gonna ask who she is?!"
 >They leave again, hopefully this time for good.

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>white chick comes in with baby wanting to know what our cheapest car is
 >at the time, it was Chevy Malibu
 >chick wants to go out to see it, so we walk out on the lot
 >in course of the conversation I find out she is 19, and her kid is 5 years old, so this bitch had this kid when she was 14
 >she likes it and wants to try and run financing on it
 >come back in, find out she works part time for pizza hut
 >makes about 300 bucks a month after taxes
 >has only been working there for 2 months.
 >this is her first job
 >oh_boy.exe
 >since this is first time financing anything, it gets routed to our lenders as "first time buyer"

>I walk up to my managers station to have him pull up the results
 >girl has a Sub-400 credit score. I think it was like 380. I have seen people in active bankruptcy have better scores than this.
 >as expected, she doesn't get a single offer from anyone
 >walk back to tell her bad news, let her know with her credit score she would have to have a co-signer
 >Her: "whats a credit score?"
 >*sigh* run through my fast and dirty explanation of credit
 >Her: "oh well yeah, i had like 5 or 6 credit cards a couple years ago, and i just never did pay them. they never did nothing about so I figured it was ok"

"I Just Bought a Car I Can't Afford" (March 2015)

>Guy and his wife pull up in new looking 4 door Wrangler
 >They walk in, say they are interested in trading the Wrangler they have in for something less expensive to lower their monthly payment
 >They have a 2015 Wrangler they bought 2 months ago, paid 34K for it, has a monthly payment of roughly 650 dollars
 >They put no money down on the Wrangler, they have no money to put down now.
 >I let them know straight off that they ARE going to take a loss on the Wrangle since they've only had to for 2 months
 >Obviously the Wrangler is in great shape, but now comes the task of trying to figure out what we can give on trade for this thing
 >partner with inventory manager, and we start trying to pull up all the date that we can.
 >while he is trying to see if any 2015's have gone to auction yet, I get on the phone and call the local Chrysler/Jeep/Dodge dealership
 >They haven't taken any 2015's back as trade-ins yet either.
 >Inventory manager calls me back over to his computer: "Your customers way overpaid for the Wrangler"
 >pretty much every dealership in our area is listing a comparable Wrangler for 30-31K. My customers payed 35K for it from some small fry Jeep dealership in Virginia.
 >To be able to price this thing anywhere near competitive for our market,

we are going to have to be under 31K on a list price, which means trade will need to be a grand or 2 under that

- >Hoping to go we can make something come together, we offer him 28K for his trade, on the assumption that if the deal does go through we will price the Wrangler at 29.5 and hope for the best
- >So 2 months into ownership this guy is 6 thousand dollars upside down in his trade. If he had shopped around AT ALL, or put 20% down on the Jeep when he bought it, he would have been fine
- >he find a 2010 Ford Explorer on our lot that he and his wife both like, and I put together a finance app for them on that with the Wrangler as a trade
- >So we send it out and we wait to see what happens.
- >amazingly, this guy gets back TWO different approvals
- >Lender 1 returned with an APR of 6%, would do 60 or 72 months, cut his payment in half, but wanted him to be able to put 2500 bucks down towards the new loan
- >Lender 2 would absorb ALL the negative equity, wanted no money down, but would only do the loan for 72 months at 21% APR
- >Offer two drops his existing payment, but it was still astronomically high for a 2010 Ford Explorer (I think it was around 400 bucks or so)
- >Again, the guy and his wife are in a situation where they literally don't even have 100 dollars to put down, so the only loan they can even consider is Lender 2
- >Husband confesses they have already missed this months payment on the Wrangler, they have almost no other option than to take Lender 2 and swallow a 20% APR on an Explorer
- >I tell them they should exhaust all other possible options with the Wrangler before taking this offer. Tell them to call current lender and see if he can arbitrate anything to lower the payment
- >Also tell him to check credit unions and see if he could refinance wrangler to lower his payment
- >tell him if he absolutely can't work out anything else, I will stash the Explorer away for a day or two so that if he HAS to come back and trade we will still have it
- >get a call from Husband 2 days later.
- >he sounds utterly defeated on the phone, says he can't work out anything

else, he's coming back to trade in the Wrangler.

- >family is going to be upside down on that Explorer until pretty much the last payment because the ran out and bought a 2015 wrangler without haggling or shopping around at all or any consideration of thier financial situation
- >My only consolation is that he DID buy GAP insurance on the explorer, so if necessary, it can always meet an untimely end somewhere on a Virginia backroad late at night
-
- >50-something guy drives up in a 2015 black Mustang GT
- >Walks in and wanted to know what will give for trade towards a truck
- >guy is oozing "asshole" vibes from the get go, makes snarky comment that if we want to drive the car he wants to go along so "that we don't joyride it"
- >tell him we will be glad to look his car over and see what we could offer for him, ask him what truck he is looking at and so on
- >Again, I let him know that he isn't going to get back what he payed for it given how new it is, but that we will try and do the best we can
- >he pretty much blows me off to go look at the base model chevy work truck he wants to trade the GT in for, I am able to gather his payoff is right at 33K for it
- >I go out with inventory manager again to look at the GT
- >its a BASE model GT, manual, cloth seats, no options packages, nothing. a true base \$32,300 GT.
- >again, we have pretty much no auction information on these things since hardly any 2015's have hit the used market yet.
- >best we can do is look at the first year depreciation on 2014's and try and do a best guess on where 2015's are going to end up
- >again, the problem is this thing is so new that it still competes against new cars.
- >If we take it as trade, we have to price it low enough that the local ford dealerships won't just come down and match us to steal sales back
- >The Wrangler was in a way a bit easier because those are a more focused market, but tons of people price shop Mustangs, we could get

stuck with this thing for months
 >or worse yet, overestimate price and end up losing money on it
 >The Manheim auctions had only seen about a dozen 2015 pass through yet, so that coupled with our best guesswork, we offer him 26K, assuming we will price the thing at ~30K
 >gives us plenty of margin on the thing if we have to cut pricing to sell it or hold on to it a while for the used market to open up
 >I prepare to get screamed at
 >sure enough, guy loses his shit when I tell him 26K is all he is getting on trade for a Mustang he's had for a couple months
 >I get hit with gems like: "Thats a show quality car!" & "Do you have any idea what that will be worth in 10 years!?"
 >Him: "If I didn't have to have a truck for work, I would never be selling this car, you think you can just rip me off?"
 >Which leads to the logical question of 'why the fuck did you buy a 2015 Mustang when you have a job that requires a truck?' but hey
 >I let him scream himself out and then explain to him where and how we came to that price
 >suggest to him that the actual Ford dealership that he bought the car from might be able to offer him a stronger trade price if he traded back towards a 2015 F-150
 >oh wait, he tried that, ford dealership told him "we aren't really looking for any used 2015 mustangs right now, come back in about 6 months"
 >he still stormed out in anger, swearing that he would find someone to give him a "fair price" for his "show car"
 >mfw he actually used the phrase show car twice

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>mid-20's black chick rolls up in a 2004 Ford Taurus that sounds like ass even from inside the dealership
 >comes in, says she has a 2004 Taurus with 150K, it's breaking down all the time, and she needs to get into something else thats cheap and reliable
 >we go find a decent Corolla, and go back in to see what sort of numbers we can knock around

>things start to head south when she tells me the name of the dealership she bought the car from, as they have a horrible reputation
 >she calls them to get her payout while we go out to look over the Taurus for trade.
 >its a pile of shit, engine noise, transmission is shit, exterior is beat to hell, interior it beat to hell
 >NADA rough trade is 750 bucks, so we just decided to go with that and call it a day
 >get back in, lady just got her payoff from the place. She owes 13,000 dollars on this car
 >She's had it for TWO YEARS, and still owes 13K on it. She is 12K upside down in a car that barely runs and is worth on a good day less than a thousand dollars.
 >idea.exe
 >like I said, this dealership is known to be a scummy place, it's very they floated this as a buy here, pay here loan, and it isn't on her credit anywhere
 >I knock together a quick credit app, send it out, and sure enough, she actually gets a couple of decent approvals back.
 >I call the lender with the best offer and request a copy of the credit report, and sure enough, there is no auto loan on it anywhere
 >go back to my customer and explain the situation
 >"shitty taurus isn't on your credit"
 >"I can sell you a decent corolla today"
 >"you can do with the taurus what you see fit afterwards"
 >"I can't tell you what to do with it, but it isn't on your credit, so....."
 >lady is both excited and mad at the same time
 >on the one hand she thought this loan was helping build her credit score up
 >on the other, she can now dump the car without wrecking her credit

Catastrophic Financial Decision (April 2015)

>black lady in her mid 50's pulls up to dealership in a 2006 BMW X3
>comes in, says the car is giving her problems, she really needs to get into something else
>ok cool, start to ask her questions about her situation to see what sort of scenario we are looking at
>she bought the '06 X3 2 years ago, it had 60K miles on it when she got it
>It now has 115K on it, has multiple issues, she just took it to a mechanic who quoted her over 10K for repairs.
>ask her if she has the estimate from the mechanic in so far as what they found wrong, which she provides.
>oh_dear_god.jpg
>problems found include: leaking oil, burning oil, bottom end engine knock, overheating, over a dozen electrical/sensor issues, and failed emissions test
>tell her to start, I am going to have a technician drive/look over her car, and partner with my inventory manager to see what we can offer her so far as trade in
>I also find out from her who holds the loan on the car, and get my business office to look up her pay off while I go out with the tech to look at the car
>its actually as bad as the estimate from the mechanic makes it look
>we tried to drive it, but the temperature gauge popped up and pegged on the H in less than 5 minutes of driving
>the engine has an audible bottom end knock that you can hear 10 feet away from the car
>we put it up on a lift, it's leaking every fluid that it possible can. OBDII readout is over 40 errors
>Inventory manager and tech agree its fucking toast, would need a new engine plus thousands in other repair
>Inventory manager calls around to see if we have any options as far as parting it out, or a garage that might want to take it and swap the engine
>Rough trade on the X3 as optioned is about 8K, we decided to offer her half that, so I take the 4K trade in offer and walk over the business office to see what she still owes on this thing
>fuck on high, she still owes \$18,000
>so, as it stands, she is 14K upside down in a car that's about to fall to shit if it gets looked at too hard
>the lady has been out walking the lot this entire time, so I go out to explain the situation to her.
>as luck would have it, she found a 2013 BMW X3 that we happened to have on our lot, and is sitting in it when I come out to find her
>I explain to her that we confirmed the issues with the X3, and given it's condition, the best we could do for trade is 4 grand
>I also explain that puts her underwater in the car by about 14K, which is going to make it extremely hard to get her in a new car
>she looks at me through the entire explanation, and as soon as my mouth stops moving she says "Ok, this is the one I want, can we go see what you can do?"
>it was as if her brain had taken my words, crumpled them up, and thrown them right back at me.
>I blink a couple of times, and then tell her to follow me back in to my office, that we can see what we can do, but for her not to get her hopes up
>the sticker price on the BMW is 30K. I tack on the 14K of negative equity to bring the total up to 44K, and start asking her about her financials
>She is a high school superintendent. She makes around 6K a month
>bear in mind, we are asking a bank to loan roughly 146% to value on this car, basically half the value again in debt from another car.
>I finish up the application and submit it, and we wait for the results.
>it rolls through absolutely every single bank we work with, and watch 'decline' pop up over and over again
>it finally filters down to our Tier IV, Jesus take the wheel, worst of the worst sub-prime lender
>they look at the application for more than 20 minutes before I see a "Appcon, please contact lender" message flash up on my computer
>My customer has wandered back out to the BMW, so I pick up the phone in my office, and make the call to see what the lender would like to know
>So I get through to the loan analyst, and ask him what other information

he would like to know

>guy wants to know about the negative equity, asks me why is she rolling so much negative equity over from her other car since the loan is only 2 years old

>I explain all the mechanical shit that is wrong with the X3, tell him it's basically on the verge of being undrivable, she doesn't want to fix it

>he puts me on hold to speak to his supervisor, comes back in about 5 minutes, tells me they are sending through an approval

>I go back to my computer to pull it up

>The approval requires a 2 grand down payment, they will finance the remaining 42K at 27.9% APR for 72 months

>the payment will be 1,206 dollars

>yep, you read that right, a ONE THOUSAND, TWO HUNDRED dollar car payment

>I go back out, pull her in again, and show her the approval.

>she is literally looking at this with a smile on her face, and repeatedly asks "so if I give you 2 grand, I can get the car?!"

>I go so far as to write out the long term finance charges for this lady

>I show her that she is going to pay back 45 THOUSAND dollars in interest, PLUS the actual 42 THOUSAND she is borrowing

>I hold her hand through explain that she is going to pay back 87 THOUSAND dollars for a 30 thousand dollar BMW

>I ask her point blank, no bullshit "You are sure you want to pay 87 thousand dollars for this car ma'ma?"

>she can not yell YES back at me fast enough

>pull everything together, take her to our business office, and get her started on the processes of signing paperwork

>she writes out a check for the down payments, can't stop talking about how her co-workers will be so jealous of her new car

>I can't stop thinking how she is paying more for a car payment than what most people pay as a mortgage payment

>fast forward through paperwork, I get everything set up for her, she leaves in the X3

>I am left in stunned silence

Terrible Trade-ins (June 2015)

>see early 2000's Nissan Xterra pull up in the parking lot, older lady, looks to be in 40's-50's get out of it

>let it be noted here, the car was too far away for me to really tell anything about it other than what it was

>lady comes in and right away, I can tell she is at least quasi-crazy

>to spare you the endless amount of crazy lady rantings, she wants a Nissan Cube, and saw that we had one our website

>entire time I am walking her to the car, she is ranting about her 7 ex-husbands (yes, seven),

>also here about how the government is cheating her on her tax returns

>also hear about how she thinks her most recent boyfriend is having the NSA intercept her text messages

>we have graduated from quasi-crazy to full blown crazy at this stage

>finally get her to the cube, and extract that she wants to trade in the Xterra that she has now

>After enduring another 10 minute rant about how some bullshit all natural no-gluten diet she read about on the internet and how its going to let her live to 90, she gives me her keys

>at this point, I finally walk back out to her Xterra to take a look at it

>as I approach it, the horror beigns. I can see trash stacked up to the fucking roof in the back and passanger seat.

>by the time I am next to the car, it's obvious, she is a hoarder, and this car is a fuckign level 10 disaster zone.

>its completely full of trash, old news papers, junk mail, garbage bags, even the drivers foot well is crammed full of shit

>let me stop here to say, this is the south, it was in the 90's here today, this car is black on black.

>i don't think it can get any worse, but then I open the door.

>the smell. Oh dear god guys, the smell

>I know I have talked about some cars having absolutely terrible stink in them

>this, this was a god awful order on a level I here to thought impossible

>it was a hot, sticky odor of sour milk and rotting garbage

>It was as if it was a thick fog, I could taste it in my mouth it the odor was

so heavy

>I literally dry heaved and had to go walk around the parking lot for a minute or to let my body recover

>i have no earthly idea how any mortal person could sit in that car, in that odor, and be able to function

>the fact that this lady has become that immune to the smell was in itself a horrifying realization

>I walk back in to our inventory manager, he refuses to even go out to the car when I tell him the lady is a hoarder

>we agree to offer 500 dollars, simply on the fact that we will call a local junkyard and have them tow it away as a parts car

>i already feel like I need to go home and take a shower, but at this point, I heard the crazy lady back to my office and try to get the conversation to numbers

>first issue, is letting her know that her trade is going to be 500 dollars

>she IS crazy, so I am hoping a part of her will just take the number, and I can try and scoot this flaming dumpster fire of a deal on to the exit.

>but of course, she flips out about the 500 dollars and begins a giant rant on what a great vehicle that is and how there is no way it can only be worth that much

>I basically sit and nod as she spends 15 minutes relaying to me the entire history of her nissan xterra, from how she got it from an ex-husband, all the way through to today

>once she runs out of steam, I bring the conversation back around to the condition, and attempt, in a diplomatic way, to let her know the condition has set the value for the trade

>here I have another explosion from her about 'it might be a little dirty, but you guys can clean it out, i know you can clean it, it's not that bad at all'

>obviously, the subtle approach didn't work. time to give the old flamming dumpster a good kick

>me: "ma'am, with all respect...the car is trash. It's so dirty I didn't even drive it. My manager refused to even sit in it"

>me: "as I said before, condition dictates value, and your car is essentially worthless.

>me: "if you ha hoped to get more than 500 in trade, you should have at

least made a minimal effort to maintain it"

>me: "the interior is so absolutely disgusting, I wouldn't touch it through 2 pairs of gloves

>unfortunately, this only seemed to anger the crazy, instead of pushing it closer to the door

>I now got the full rundown of how her life is rough, and how all her ex husband's abuse her, and current boy friend abuses her

>this turns into a full blown 20 minute sob stories of how awful her life is and that's why she can't keep her car clean

>round out with her sobbing, blubbering on about how there is no way it can really be that bad, that 'being dirty' couldn't reduce the value that much

>I give her my best emotionless poker face, and again restate that is the number, she can take it or leave it

>now here again, I've been trying to fight around the crazy this entire interection, so I haven't got to interview her the way I would like to to try and find out shit like her budget

>so once she has cried herself out about the trade-in, I finally get her around to talk numbers, and ask her what sort of payment she wants

>her: "oh, well, my ex-husband let me make whatever payment I wanted on the Xterra, you know, like, just what I could afford. Banks do that right?"

>holy_fucking_shit_batman.exe

>explain to her that no, banks do not just let you pay whatever you feel like paying, again, ask her what sort of monthly payment she wanted to be around

>her: "oh well, yeah I couldn't do more than 75 dollars a month right now"

>75

>a month

>this is what I get for letting crazy push me off my game.

>SO, I then tell her that 75 a month is never, EVER, going to happen.

>tell her that 250-300 is the BEST she could ever hope to get, and that we would need to run her credit to see if that was even possible

>here comes the cherry to this crazy flavored milk shake, she has no idea what her fucking social security number is

>she pulls out an old school flip phone, and runs through the address

book, and calls what I later figure out is one of her ex-husbands/boyfriends/
 who the hell really knows
 >she asks this guy is he knows her social, and apparently, somehow he
 DOES know, and tells it to her over the phone.
 >we put together an application, and send it off, and to the surprise of no
 one, she gets flat out declined by everyone
 >this triggers meltdown number 3, as she freaks the fuck out over not
 getting a loan
 >crazy rants devolves into her going off about how she knows 'powerful
 people' and she was going to get this taken care of
 >that she was going to make some phone calls, and she would be back,
 and we WOULD call the banks again, and they WOULD give her a loan
 >she eventually walk/rants back out to the parking lot, and gets back
 into her fucking disgusting xterra, and leaves while making yet another
 phone call to yet another ex boyfriend

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>guy comes in with a Dodge Caliber, is with his preggo wife, they have 3
 kids, number 4 is on the way,
 >he wants to trade Caliber in for a 3rd row SUV to bus his kids around in,
 is looking at 20K Tahoe we have out on the lot
 >He tells me he bought the Caliber from a local car lot that has a terrible
 reputation, so this immediately brings up alarm bells.
 >drill down on his caliber, ask if he knows anything about history, what
 he owes, all that jazz
 >find out this guy still owes 10K on this damn thing, so I know we are
 going to be upside down
 >but he tells me it's in 'great shape', his buddy is a mechanic and looked
 it over for him before he bought it
 >My_buddy_is_a_mechanic_face.tiff
 >they like the Tahoe, so I send them off to test drive it while we take a
 look at the Caliber.
 >walking up to it, the front end just doesn't look right. One headlight is
 clear and the other is heavily oxidized
 >the panel gap looks off all the way around on the front, and the paint on

the front has a rough textured and heavy orange peel
 >I can already tell this thing has been in an accident, but I drive it (pulls
 to the right) and then take it back around to the tech bay so we can put
 it on a lift
 >ENTIRE front end has been destroyed at some point. nothing is original,
 everything has been hacked apart and re-welded
 >frame has clamp marks, tech suspects the pull is because the car will
 no go into proper alignment
 >pull the autocheck, and sure enough, 1 accident on the history, front
 end collision, severe damage reported.
 >it IS a clean title, so since it didn't get written off, the thing was obviously
 fixed on the cheap to keep the insurance adjusters happy
 >so we have frame damage, completely hacked together front engine,
 nearing 100K miles, and terrible respray
 >folks get back from the test drive, and I already put together my game
 plan for breaking the bad news.
 >I just take the husband straight back to the bay, and run through
 everything we found with him with our tech right there
 >I can already see the anger building on this guys face
 >wife cuts in to tell us they payed "1.5K over book value because they
 told us it was in such good shape"
 >literally anyone with eyeballs could have looked at the front of the car
 and figured out it had been in an accidents
 >we end up putting 2 grand down on it for trade, leaving them 8 grand of
 negative equity to swing over into the Tahoe.
 >wife doesn't work, husband is a machine operator, so I am not holding
 out to much hope for the credit app
 >Our Tier IV lender returns the only offer, 750 down, 24.5% APR for 72
 months, monthly payment of about 750 bucks a month
 >They spend 2 hours out in the parking lot talking about it before coming
 back in and finally accepting.
 >at least the Tahoe I sold them was in legitimately great shape

“Bad Credit? No Credit? You’re Approved!” (August 2015)

>see couple pull up in Nissan Sentra pull up, get out of car, unload stroller with 2 kids, come in to dealership
 >white couple, both look country as fuuuuuuuuuck, both wearing cowboy boots, dude has confederate flag t-shirt on
 >greet them, start the small talk
 >find out they have 2 kids, are planning to try for a third, Nissan Sentra is too small, they want a 3rd row SUV
 >Wife says she is a ‘chevy girrrrrrrrl’ and that she ‘don’t want to look at no Fords’
 >husband says they saw a 2012 chevy traverse on our website, and they want to go out and take a look at it
 >Get a tech to go out and look at the Sentra so we can put a trade in offer on it if things go well, go out to look at traverse
 >husband stands around talking while the wife climbs all over the car, gets under it, plays with shit
 >wife says she is going to call her dad because he is a ‘mechanic’ and she wants him to come look at the car
 >oh_boy_a_mechanic.jpg
 >while we wait for dad to arrive, tech comes back on Sentra, and we pull auction/trade date
 >we offer them 8K, wife says they owe a little over 14K, so more than 6 grand upside down on a Sentra
 >decide I need to go ahead and deploy the parking brake right here, as my spidey sense is telling me this is about to turn into a flaming dumpster fire
 >suggest they go ahead and let me run a credit application to see if they are even able to roll the negative equity over into the new car
 >both flat out refuse
 >wife drops the “I don’t want y’all looking at my credit yet”
 >attempt to explain why this might be a good idea given the situation, but get cut off, go get them some coffee while we wait for dad the ‘mechanic’
 >after a solid half hour, dad the mechanic arrives
 >this guy took the country redneck to the fucking next level
 >we are talking swamp people level of country, and he has a beat to shit

mag-light flashlight in is pocket, goes out to look at the car
 >so let me take this moment to get us all on the same page
 >this is a 2012 traverse, we all know its a piece of shit, but its 4 years old, has 45K, 1 owner, no accident
 >there is only so much that could possibly be wrong with this fucker
 >swamp man immediatly starts bitching about shit
 >”dohes tiiiiirees arrrrr dry rotted”
 >”dehm tiiiiirees has stress fractures in em”
 >”dem tiiiiirees ain’t got no tread on um”
 >they are themotherfucking factory tires, they have about 50% tread life left, and look like every other regular ass SUV tire on our lot
 >I sit on the hood of an explorer for an HOUR while swamp man scans everything with his mag-light
 >he bitches and moans the entire time through, but short lists his complaints as being the tires, the brake pads, and the interior being too dirty
 >again, I suggest we run financing to figure out if the duck dynasty cast can even buy this car, but I get road blocked by dad this time
 >”we ain’t going to do nuttin till you agree to fix all this”
 >fuck
 >my
 >life
 >take his list of complaints back inside to partner with the sales manager to see what, if anything, we might be able to do
 >sales manager that I am really tight with is at the desk, go up to him with swamp man’s list
 >explain the situation, explain the direction I think things are going to go
 >sales manager asks how I want to play it, as we really do need to get some cars out that day, so he might play a little bit of ball
 >Me: “honestly dude, with this negative equity, we can gold plate the motherfucker, I don’t think it will go anywhere”
 >sales manager and I look at the margins, my manager calls the service manager and talks
 >we actually have a set of tires that will fit the Traverse in stock, we figure we can replace the brakes and rotors all the way around and offer them a free seats out detail and still make the comp we want to

>go back out to tell them they will get new tires, brakes, and a free detail if they want, but that the I will only come 1K off the price and the trade in value is non-negotiable

>go back out to find dad the mechanic is on the cell phone while the wife and husband are talking

>I tell them about tires, brakes, and detail

>I immediately get hit with this by the wife “my dad thinks we can get a better deal on a new one”

>”so can you give a price and payment? we wanna go up the street to herp derp Chevy, my dad is on the phone with them right now”

>fucking

>kill

>me

>put on my customer service face and tell them we can go in and put together a credit app, and see what kind of offer they get

>so now, I get to waste more time on putting together the app, for people I doubt that can get approved, so they can immediately leave and go waste herp derp Chevy’s time

>fucking great day, but I start putting the info together, and shit just gets even worse....

>wife is fucking unemployed

>get to hear about how she was in the army for 3 years, and got discharged because of psychological problems and now can’t get a job

>”dat god damn Obama got in office and ruined the military blah blah blah blah god damn liberals”

>never really got to how Obama was behind her getting booted from the army for being psychological unstable but fuck it

>Thanks_Obama.tiff

>husband is even more hilarious

>dude is a mall security guard who is trying to get hired as a police officer

>he makes 30K a year, neither of them have decent credit

>fuck it, got everything plugged in, clicked submit, maybe now I can finally run these motherfuckers off when this credit app explodes

>Tier I decline

>Tier II decline

>Tier III conditional Approval

>Tier IV....approval

>to my surprise, they actually got 2 offers. To my absolute not surprise, both offers were horrendous

>the first offer wanted 8 grand down, 18% APR, 72 month term, payment was north of 500 dollars

>the second, tier iv offer wanted 3500 down, 22%, 72 months, north of 700 dollars a month

>wife literally breaks into tears, starts sobbing talking about how they can’t do any of those offers, and that they have no money down

>dad the mechanic starts bitching again about going to look at a new one and how “you will get a better deal with new, stop wasting time here”

>i get the husband a print out of both offers, explain to the wife between sobs that its the negative equity that is hurting them, and wish them the best with herp derp chevy

>fuck, maybe I can finally sell something now

>and that i though, would be the end, but oooooooh no

>my day progresses, I have a perfectly normal and reasonable sale involving a boring married couple and a perfectly reasonable Corolla

>its an hour from closing, and I’m out walking the lot killing time when I see that motherfucking Sentra pull back in the parking lot

>see the new “you can get a better deal on a new one” scenario played out real well for them

>wife is crying AGAIN

>dad is mercifully silent while the husband talks this time

>give me sob story about how herp derp chevy took 3 hours just to give them an even worse offer

>imagine that, you went to buy something even more expensive, and it was a higher payment! fucking magical

>husband says they really need the SUV, and that if we can in any way get them a loan with no money down, they will take it

>get the number for our tier iv lender, and call them up to see what i can negotiate.

>talk with analyst, tell them they haven’t got 5 dollars to put down, but if they can rework a contract with no money down I have a sale

>guy puts me on hold, looks through the application, says that if they will take 24% as the rate, he will send us back a 0 down offer

>so, we have 0 down, 24% at 72 months, that's a little more than 800 a month for those of you keeping score at home
>800 dollars a month for a 2012 Traverse LT
>find out herp derp chevy was offering a 950 dollar payment with 3 grand down on a 2016
>husband is visibly having a small break down looking at an 800 dollar car payment, but his wife and wife's dad basically tell him to deal with it, they are buying the car
>wife is manic about new vehicle, with no sign she was crying her eyes out like 15 minutes ago
>wife puts on some 'don't mess with cowgirls' bumper sticker before they even leave

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>we have a used FR-S on the lot we took as a trade in
>joyriders, joyriders everywhere, even worse on the weekends
>scrawny looking dude, who is so white he is almost transparent walks in
>oh god
>is that....
>no it can't be....
>Fedora, we have a fedora at 2-o'clock, all hands to general quarters,
>my internal dialogue goes something like "motherfuc-he's gonna wanna test drive the FR-S, fucking calling it right now"
>Of course he wants to look at the fucking FR-S
>dude is 24, seriously looks like he weights 100 pounds soaking wet, seriously afraid that walking out into sunlight is going to give him skin cancer right in front of me
>his voice is so nasally and annoying it literally makes my jaw clinch up a little bit
>so, shithead and I go to take a look at the FR-S
>dudes voice continues to scrapes at my brain
>as we walk to the car, I try and make small talk about why he is interested/ what brought him into see it
>at this point, this dude literally turns into a walking /o/ thread about the FR-S

>seriously, guy is almost freaking out he is so excited about talking about this car
>I literally stagger backwards a little it's so overwhelming
>its a 4chan fanboy in the wild, I feel like I am game warden presiding over some rare African frog
>somewhere among all the fanboy spaghetti, the phrase god machine drops
>in real life, a real walking, breathing human being dropped the phrase god machine on me
>guys
>guys
>it was literally everything I had not to lose it right there in the middle of the lot
>I don't brag much guys, but seriously, I had to dig deep to keep it together
>it was all I had guys, I think part of me may never truly recover from the effort
>but now we are at the car, and dishit fedora man is practically drooling over it
>but all in all, not that crazy, I am more amused about running into real life 4chan than anything else
>he's like the 6th or 7th dude to walk in and drool over the FR-S, and the same shit happens any time we get one or a BRZ in
>kid as talked himself out at this point, and I let him set in it and dick around for a few minutes until he pops the questions
>"so can I take it for a test drive?"
>It's a fairly busy day, so I don't really feel like watching the kids stall the car a dozen times while we struggle to make it around the block
>pull the "you gotta be qualified to drive a sports car man" line on him and hope he goes away
>to my complete shock and awe, this kid is like "oh ok, lets do that, I wanna drive it"
>explain this will involve checking his credit, and getting him an actual monthly payment figure, not just estimates
>dude still wants to do it, says he is fine with it if he gets to drive the car afterwards
>so we go in, and i go through the application

>kid works as a stock boy/cashier at a grocery store, lives at home, never financed anything before
>because he has no expenses, he actually qualifies under the first time buyer program from 2 banks, if he can get 2 grand down
>fuck it, kid let me run his credit, so I let him take his test drive
>just as I predict, it is a god awful mess of many stalls and jerky starts, but we do make it back to the dealership in one piece
>kid gets out and I give him my typical “so, what are we thinking?” speech
>kid says he wants to come back and look at it later that day with his buddy, tell him thats fine
>sure enough, couple hours later, kid comes back with a buddy, and they want to look at the car again
>fedora man says his friend ‘knows about cars’
>says he wants friend to “look over the car” for him
>oh_boy.png
>politely stand in silence while friend pops the hood and he and said friend look at the engine and poke at random things
>friend eventually offers up a resounding “uhhh yeah man...i think it looks ok”
>fedora man then asks “so like, can I make the down payment in payments? I don’t have 2 grand right now”
>take a minute to explain what a down payment is
>fedora man gives me a dazed nod, says he will talk to his mom about getting down payment
>haven’t seen him back yet

Case of the Grinding Gearbox (August 2015)

>be me, shooting the shit in the showroom with co-workers, super slow day
>see chevy trailblazer pull up in parking lot, young kid gets out and walks inside (for reference later in the story it’s a 2004 trailblazer with 175K on it)
>he had that deer in headlights look of utter confusion I am all to used to seeing in younger buyers
>what the hell, figure I will talk to him, see if I can help guide this poor soul to a decent financial decision
>kid says he just got a new job a hour away, needs to get a car with better gas mileage, wants a payment of less than 300 bucks
>get a tech to go look at his car while I walk him around the lot and show him a few different options
>we take a look a ton of things, but he settles on a black Kia Optima Hybrid
>he test drives it, likes it, wants to go in and run financing, so here comes the moment of truth
>send him back to my office and drop by the back to see what the story is with his trailblazer
>head back to service and see the tech who picked it up to drive it looking a little worried, he motions me over
>when the tech had gotten back from the test drive and was testing the 4WD in the parking lot, the thing got stuck in 4-low
>tech tried every trick he could think of, the damn thing will not come out of 4 low, tranny now makes god awful grinding noise when you shift into reverse
>says he’d have to spend a couple hours tearing into the thing to figure out what the hell is up
>since it’s stuck in low range, there is no way the kid can fucking drive the thing home on the interstate
>go back to my office to explain the situation to the kid, again I am met with the deer in headlights look
>kid says he needs to call someone, pulls out his phone, and walks out of the office
>comes back, says he called his pastor and told him the story, and his pastor is driving up to the dealership because he thinks we’re trying to pull something
>says he doesn’t want to do anything else until his pastor arrives

>half hour later the “pastor” arrives

>guy pulls up in a brand new 2015 Escalade with huge ass aftermarket rims and aftermarket chrome shit everywhere

>when he walks in, he has gold chains and rings everywhere, one chain has a cross on it the size of a basketball

>apparently I am in the wrong line of work, as it looks like saving souls makes wayyyyy more money

>immediately rolls into my office and starts asking all the stereotypical “this kid is a good christian boy” & “what kind of shit are you trying to pull” lines

>explain to him the situation with the kids trailblazer, explain that when we went to test the 4wd, it got stuck in low range

>the kid didn’t tell us anything was wrong, or not to put it in 4-low, so.....

>guy is still 100% dick mode, trying to bully me around about shit, and I ma about at the end of my patience

>decide I am laying down the law,preacher man can take it or leave it

>tell him we will still offer him KBB ‘fair condition’ value on his trade if he buys

>if he doesn’t buy, we will will credit him 500 dollars of shop time to try and fix his trailblazer, if the parts/labor goes over that he has to pay for it out of pocket

>thankfully, this kid doesn’t owe anything on it, so whatever he gets for it is pure icing

>preacher man is still getting huffy, but the kid finally perks up and says he does really like the Kia, so now that his preacher is here, he wants to run financing

>so, with preacher man hovering over everything, I put together the application and send it out

>surprisingly, the kid actually has some credit, get approved under the Wells Fargo first time buyer program at 10%, payment is right under 300 bucks

>preacher man sees the interest rate and starts loosing his shit again

>Him: “When I bought my Audi last month, I got 0%!!”

>thats right, preacher man has a 2015 Escalade and a 2015 Audi SUV

>Him: “why aren’t you giving this boy a better rate?!”

>kid just sits by while pastor berates me on his interest rate

>suppress very strong urge to make smart ass comment about seeing if god can get him a better rate

>pastor says they will go somewhere else because he KNOWS they can get a better interest rate, 10 is just tooo much

>>wants us to agree in writing to the 500 dollar service credit on the trailblazer, we do, and he gets the kid and they drive off on the caddy

>fast forward to the next day, I come in and walk back to service to see if we were able to un-fuck the trailblazer

>tech gives me a grim look, they have already used up the 500 dollars just trying to diagnose all the issues

>4WD & tranny are royally fucked, clueless kid probably had no idea the thing was limping along on it’s last legs

>call the kid back, tell him the situation, ask if he had bought a car anywhere else yet

>he has not, no one else has been able to get him a rate under 10%, he still really likes the hybrid

>tel him if he is still interested, we can pick him up and will honor the deal we made on the Hybrid from the previous day

>says he needs to call his pastor about it again and he will let me know

>dear_god.jpg

>stay polite with him, wait to hear back from him or the pastor

>sure enough, preacher man calls me back in 20 minutes, ranting about the trailblazer

>seriously at the edge of my patience at this point, cut the pastor off 2 minutes into the rant

>explain exactly to what degree of shit this trailblazer is

>explain this kid is 20 and is not going to get the same rate as a pastor who can afford two new 2015 vehicles

>explain I will even tow the trailblazer to a dealership of his choice if he finds a better, but judging on my conversation with the kid, they hadn’t

>preacher man finally seems at a loss for words

>guy finally agrees that we have made them the best offer thus far, he just doesn’t like “the terms under which it was made”

>Me: “listen guy, we aren’t in the practice of breaking a trade in, just to give away 500 dollars of labor AND offer a trade in price that is, by any measure, way more than the vehicle is worth:

>preacher man seems out of snarky ass comments, says he will call the kid back, they will pray about, and 'if it's god's will' they will come up to buy the car
 >sure enough, a few hours later, the escalade is back in the parking lot, and the kid comes in to finish up the paperwork
 >kid is just happy that he is getting a car that isn't a pile of shit
 >I defuse preach man by complimenting his escalade and getting him to tell me all the aftermarket shit he has done to it.
 >this keeps preacher man quiet long enough for kid to finish paperwork and get his car
 >We still haven't figured out what to do with trailblazer as the 4WD/tranny is legit fucked

Dented Doors and Disastrous Credit (September 2015)

>White girl in her mid-20's pulls up in new looking Jeep Cherokee
 >Girl is country as fuck, sorority girl style tattoos on both feet, trash hair, whole trailer park package going on
 >starts in on how she got Cherokee 7 months ago, other dealership pushed her into it, she hates it now
 >now has a long commute, hates paying for the gas, wants to get into something that isn't as bad.
 >step one, go out to look at her Jeep
 >It's a 2014 Cherokee, 2WD, no sunroof, no tow hitch, so there goes any chance of getting top dollar off the trade
 >ballparking trade value as about 18K in my head, find out this chick owes 27K on this thing.
 >So, 15 minutes in, I know she is 9 grand upside down on a Jeep she has had 7 months
 >go on to find out that her grandfather had to co-sign on her Jeep
 >She co-signed on a car for her ex-boyfriend, who after the breakup let the car get repo's so her credit is an absolute mess
 >It's_never_easy.jpg
 >wander around the lot for an hour, girl is the most insufferably picky poor person I have ever had the displeasure to deal with
 >bitches about color on one car, bitches about rims on another, mileage

on this one, model year on the next one
 >every car she tries to get me to let her test drive is wayyyyy too expensive to even think about trying to work numbers on
 >finally heard her into a 2014 Sonata, as it's the only thing she likes AND is at a price point that might actually keep her payments on this planet
 >Next step, financing. She wants to try and run an application by herself first, even though she HAD to have a co-signer for the Jeep and it's only been 7 months
 >Can't get her to work it any other way, so we put it together and send it out.
 >flat declines from every lender, something I haven't seen in a while to be honest
 >tell her that if she wants to trade, her grandfather will have to co-sign again
 >she says she is going to go get her grandfather, as he lives in town, and will be back in 30 minutes
 >I don't hold my breath, wish her well, and go on about my day
 >fast forward 3 hours, I see the same Jeep pull back up into the parking lot
 >to my surprise, she actually did manage to drag grandpa back out to the car lot to try and get this Sonata.
 >grandpa is just as fucking country as the daughter, walks in with orange wife beater, cut off jeans, and a mouth full of dip
 >he wants to go look at the car before we get back to financing, so we walk him out to see it
 >grandpa asks "who in fuck makes a...what the hell is this thing? a Suuuuun-ought-awwwh?
 >Me: "It's Korean sir, it's made by Hyundai"
 >"Cor-EEEEEE-an?what in hell you tryin' to get a COR-ean car fur girrrrrl?"
 >I grab a seat in the back while daughter spends another 20 minutes trying to sell grandpa on this particular car in general
 >it becomes obvious now why it took her 3 hours to get back, grandpa is not a fucking fan of this idea at all
 >and trading in her red blooded american jeep for some korean sedan is not helping her case at all, but she finally gets him to agree to go back in
 >We sit down and add grandpa to the app. I'm not holding out much

hope, guy pulls in a tiny ass amount of money through SSI
 >find out he was former military, pretty chill guy all things considered and given the situation
 >Amazingly, we get an offer back from our tier IV lender with grandpa as a co-signer
 >they roll all bout 250 dollars of the negative equity, 27% APR, monthly payment rounds out to about 730
 >grandpa just about loses his dip at the 730 a month payment, daughter is out of her mind she can get rid of the jeep
 >keep in mind, her jeep+gas was likely less expensive than this new monthly payment on the Sonata, which both I and grandpa tried to point out
 >she is hearing none of that shit, all she cares about at this point is getting out of the Jeep
 >so now, all we have to do is come up with the 250 dollar down payment, which of course this chick doesn't fucking have
 >so now, it's back to her begging grandpa to spot her 250 dollars
 >dude just has an exhausted "fuck this I wanna go home and drink a miller and watch football" look on his face
 >he pulls out his wallet and starts counting out the 250
 >girl starts freaking out again, with all this fake thanks about how grateful she is, and how she is glad he has good credit
 >grandpa drops the "well i AINT gonna fuckin have any left after helpin you..." bomb that sort of shuts her up
 >finally get all this shit together and get her to sign paperwork
 >I finally go out to look at this Jeep in person, and the interior is a fucking junk pile
 >nothing is broken, but it seriously looks like a pack of homeless people had been living in this jeep for a year.
 >how_the_fuck_do_women_do_this_to_cars.tiff?
 >mfw that Sonata gets repo'd in 6 months

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>young-ish couple comes in with a 2013 Fusion they want to trade out of for a small SUV
 >they are pleasant enough, they go out on the lot to look at what we

have, I get with a tech to do check through on the Fusion
 >they like a Nissan Rogue we have, go ahead and test drive it, continue with small talk
 >they comment on how they had a horrible experience when they bought the fusion
 >they say that they spent all day signing paperwork, and they hadn't got the car cleaned up, so they went home that night without it
 >when they came back the next day to get it, they were told a guy had swung a door open into the side of it, and they were getting the dent popped out
 >it took them 2 weeks to get it to their body shop and back, and the people had gotten super furstarted about it
 >2 weeks
 >for a door sign
 >red flags, red flags everywhere
 >When we get back, I head back to the service dept to see if they have the fusion up on a lift yet.
 >sure enough, they do, and 2 techs are looking at it
 >clamp marks on the bottom, nothing on the drivers side is original from front to back, looks like the car was t-boned at a moderate speed
 >Folks would have likely been a little positive on the car had it been in good shape, but now, they are looking at being 4-5K upside down
 >go back and break the news, bring them back to the shop to show them what we found
 >reaction is sadly all too common for me now. Wife cries. Husband is pissed. They are going to go take it up with dealership that originally bought the car
 >wish them the best, but don't expect to see them again
 >a few days later, I see them come back in, this time it looks like they are in a rental car.
 >husband says I will never believe what happened.
 >they took the fusion back to herp derp Ford, and were arguing with the sales manager
 >they took car back into the shop to look at it
 >sales manager their was giving them the typical "oh it wasn't wrecked" & "that other place was just trying to rip you" speech

>while herp derp ford had the thing in their service dept, a technician in an explorer backed into the car at speed and destroyed the front end
 >Husband took our statement about prior damage, along with this new damage to insurance, got them to total the car
 >actually came out 2 grand ahead
 >came back to me and bought a 2015 Altima we had with 7K miles

Dodges and Dipshits (October 2015)

>story actually starts about a month ago
 >guy came in looking to get a fun, economical DD to replace billion year old Dodge Durango
 >looks at virtually every ecobox we have under 15K
 >can't stop telling me about how much of a 'car guy' he is the entire time
 >I finally push him in the direction of a manual Ford Focus we have, low miles, great shape
 >he test drives it and likes it, goes and gets his girlfriend and she drives it with him, she also likes it
 >Find out she is gonna co-sign for him because his credit is shit
 >knock the price down a bit, manage to get them approved at 10% in spite of this ass clowns boat anchor credit score
 >Dude starts stuttering around, now getting gun shy about pulling the trigger
 >keeps giving me the 'I'm a car guy man, I don't know about getting Ford, I'm a Dodge guy man, always been a Dodge car buy'
 >tells me he is going to go home to sleep on it
 >get an email the next day saying he doesn't wanna do the manual Focus, asks me about a bunch of different civics we have
 >I quote him some prices on the civics, we exchange emails for a day or two, guy disappears
 >figure he either gave up or bought somewhere else
 >couple of days ago I get an email from the guy out of the blue, saying "I think I made a huge mistake, can you help me"
 >Oh_buy_here_we_go.tiff
 >guy bought a 2013 Dodge Dart off a big Dodge dealership, already hates it

>has had multiple problems with it since buying it, is getting shitty service from Dodge
 >says they told him it was never in an accident, but he thinks it might have been given the problems he has been having
 >tell him to bring it in, I will have your techs look at it for free, we can pull carfax/autocheck, and see about getting him out of it since he hates it
 >dude drops by later that day with his dodge dart
 >walk out to talk to him and can tell from 50 feet away the car has been in an accident
 >paint on the drivers side is a 6/10 re-spray at best, runs at the bottom, trash in the clear coat
 >obvious paint lines when you open the door, can easily see where they taped the car off
 >let a tech take it around to put it on a lift to look it over, go inside to talk to this guy see how hard he got fucked
 >guy payed 15K out the door for a BASE dodge dart with 38K on it
 >We have dart on our lot, with 8k less mileage, better options, listed for a grand less without any negotiation
 >dude is gonna be fucked hard no matter what happens, is going to be 4-5K upside down on this thing best case
 >go around to talk to tech see if he has found anything
 >sure enough, the thing had been in a fairly severe accident, frame damage/repair in the front left quarter, lots of shit has been cut out and new metal re-welded in
 >both drivers side doors are also non-original, as is the windshield
 >pull a carfax and autocheck on the car, carfax is clean, but autocheck shows an accident to the front drivers side,
 >severe damage reported AND frame damage reported on the autocheck from well before the Dodge dealership had it
 >Partner with inventory manager, the MOST he will let me offer for it is 7K, as we will kick the thing to auction
 >go back in and break the news to the buy, he almost breaks down into tears in my office, as he realizes he is basically stuck with this shit box
 >guy calls up his girlfriend to tell her the news, they end up in a huge fight over the phone, but I am able to piece shit together
 >looks like the girl friend got tired of him taking forever to buy a car, and

told him to fucking buy something or she wasn't gonna co-sign
>he in turn let the next dealership they went to push him into a car, which was this Dodge dealership and this shitbox dodge dart
>girlfriend thinks he is just having buyers remorse and is making up all the shit about the dart/or that it is all in his head
>she tells him he is full of shit and I am just trying to jerk him around to sell him another car "I saw the carfax blah blah blah"
>she says she is gonna come down, wants to tell me off about trying to lie to them about the dart
>she gets there about 20 minutes later, goes off on me about lying over their car having damage
>rants some more about trying to 'indulges him' on getting another car
>show her the autocheck
>our head service tech goes out, shows her the paintwork, all the welds, puts car on lift, shows her all the signs of frame repair
>chick falls into silence, dude looks like a cross between smug and still devastated at the same time
>girl grabs her cell phone and calls the Dodge dealership right there, in our showroom, starts cussing like a fucking sailor
>grabs boyfriend and says they are going to go get the dodge dealership to take it back
>of course they don't take it back

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>guy rolls up in a 2015 4x4 LTZ Suburban
>right from the jump, he has the "I'm a businessman, I make a shit load of money, bow before me peasants" attitude
>is looking to trade in the Suburban for something else
>story is he bought it for his wife, she doesn't like it, he's had to have it in for warranty work 2-3 times and is mad at the Chevy dealership
>he bought it at 0% APR for 60 months as an end of model year closeout, but bought it at full sticker price
>Given this guys attitude, I fully expect him to start looking at something else luxury, but he starts looking at the cheap stuff
>Finds a Lexus 2005 GX 470 we have that's got over 100K, start showing

interest int hat
>so as it stands, guy wants to dump a 2015 Suburban he is thousands upside down in to go back ten years for a 100K+ Lexus
>dude starts trying to pick apart every single fault he can find on this lexus like its a new car
>about 10 minutes in, I cut him off and give him my coming to jesus talk about buying a used car
>this is used, its not new, we are not going to sit around and try and make it new again
>he offers to put a deposit down and we agree on a short list of 6 things to take care of, with him agreeing to buy the car if we get it patched up
>he leaves, makes appointment with wife to come back and look at car once we get issues he is butt flustered about taken care of
>so we tackle the issues, which is mostly just touching up some scratches, new brake pads, and doing a full shampoo/detail
>guy comes back in with his wife and they look over the car.
>I let them do there thing and talk it out while I stand around out of earshot
>guy says he wants to arrange to have the car taken to a Lexus dealership to be looked over before he goes on to the paperowkr stage of things
>we work it out for him to take it to local herp derp Lexus and have it inspected
>hours later, he comes back, has report in hand from Lexus
>Found basically nothing but a little surface rust on the bottom of the car, we agree to correct all small issue found by Lexus
>dude demands that "we remove all rust, or he will not buy the car"
>I have the car taken around and put on a lift so I can look at it
>literally just a couple small patches of surface rust
>again explain that we have done as much to the car as we are going to do, we completed all the repairs he agreed to, plus everything found by lexus
>he can either buy the car, or walk away from his deposit, but we are done.
>says he will walk away from deposit, won't take a car with rust
>figure this will be the end of him but oh no, the next week, he comes back and asks for me again

>we have a Toyota Sequoia that comes on the lot, simialr age and miles to the Lexus
 >guy comes back in starts to run the same deal on the toyota
 >fix this this this and this
 >wants an inspection
 >will buy if things check out
 >basically this dude is ALWAYS going to find 'one more thing'
 >pull my manager in at this point, basically tell him he can take the Toyota the way it is, or we still have the Lexus, and will still honor his deposit
 >get a phone call from the guy later the day that he wants to come back in and close the deal on the GX
 >guy makes 400K a year
 >800+ credit score
 >rolled 10K of negative equity into a 10 year old car, still got approved at 3% for 72 months
 >wife complains the entire time about 'having to adjust to such a small car'

Never Co-Sign For Your Girlfriend/Boyfriend (October 2015)

>get a call from a girl who wants to come in to take a look at a Hyundai Sonata that we have
 >says she wants to trade in a Chevy Cruze that she bought a year ago
 >says over the phone that the situation is 'complicated'
 >oh_boy.tiff
 >chicks is driving over an hour and half to come see us, finally arrives with her boyfriend, and I find out the situation
 >chick bought a car with her ex-boyfriend, and the two of them co-signed on the car together
 >predictably, about 2 months later, they went through a massive, ugly break up
 >girl ended up with the car, as the ex boyfriend apparently owed her some money to the tune of a few thousand dollars and couldn't/wouldn't pay
 >now, girl has new boyfriend, and both of them want out of the cruze into something bigger

>girl has convinced her ex to meet them at the dealership to sign for the car so she can get rid of it and get him out of her financials.
 >the ex shows up with his mother and father, AND his new girlfriend.
 >these are all people who hate each other, and haven't really spoken to each other since this nasty ass breka up
 >get girl and current boyfriend in one office
 >get ex boyfriend and his family + new girlfriend in another office
 >step one, figure out how much these crazy fucks payed for this Chevy Cruze
 >the short answer is wayyyyyyy too fucking much. They are nearly 6 grand upside down in this car
 >fuck it, these people are here, we throw together the application and send it out
 >get the new happy couple a zero down approval, 72 months @ 18%, payment is well over 400 dollars
 >banks is requiring them to prove absolutely everything on their application
 >and now things start to really get fun.....
 >girl is working a part time job that she has been at only 2 weeks
 >bank requires that she be on the job 90 days before they will accept any pay stubs
 >the boyfriend, who does have good credit, works construction for a local company, gets written paper paychecks, has no pay stub he can get to electronically
 >and of course this guy didn't think to grab a copy of his pay stub to bring with him
 >both of them just moved into a new apartment, have no bills or bank statements with current address on them
 >in short, neither of them can prove how much they make, where they live, or anything else that we need to send in to get this loan funded
 >these people are pissed because they drove an hour and half
 >ex boyfriend and his family is pissed because they drove 2 hours to be here so that they could sign on the car to get it traded in
 >ex boyfriend's family is also pissed because they think the car is worth more, but I can't let these people in the same room with one another or a legit fight would break out

>I have to bounce back and forth from one group to the other to explain the situation and try and keep this shit somewhat wrangled together
 >girl and her new boyfriend can't really make a 400+ dollar payment
 >girl finally gets her ex to come out and talk to her
 >she asks him to take over payments for the car, or she is just going to voluntarily surrender it back to the bank, as she no longer gives a fuck about it fucking with her credit
 >ex boyfriends family immediately starts to wig out, the word slut-bucket gets thrown around, all and all this just results in more uproar
 >it finally comes full circle, and the girl throws the cards on the table, the ex either takes over payments, or she sends the car back
 >the ex-boyfriend's family goes out to smoke and talk over the situation
 >the ex-boyfriend's mom is still ranting and raving about slut bucket trying to ruin her boys credit
 >girl has me put together an application to simply buy the Sonata outright...
 >on the application to just buy the Sonata outright, without bringing over the negative equity, they get a great approval
 >4%, with no stipulations, car plus warranty puts them well within their own budget
 >this only fuels the fire even more
 >chick now knows that she can get into the car she wants just by walking away from the cruze
 >the ex-boyfriend's family finally walk back in and seem to have agreed they aren't going to take over payments for the cruze
 >they want the girl to take the car to another dealership, because they think the car is worth more
 >real talk, we were going way over value on the cruze to try and help them out, these kids got fucked in the ass with no lube when they bought it
 >anyway, ex-boyfriends family wants them to leave and go to another dealership
 >chick tells them to go get something to eat and her and the new boyfriend would as well, and they would met them at another dealership in a couple hours
 >as soon as the ex-boyfriend and his family leave, chick and her new

boyfriend circle back into our parking lot
 >she calls the bank that holds the loan on the cruze and tells them to come pick the car up immediately, she is voluntarily repo-ing it.\n
 >tow truck is there in 30 minutes, picks up cruze and keys, and leaves
 >girl and the new boyfriend sign the paperwork on the Hyundai while the repo is happening
 >this girl pulled a complete okie-doke on her ex and his family
 >this girl burned his credit with a repo, got the car she really wanted, and laughed her head off into the sunset with her new guy

Fucking Failures (December 2015)

>be walking around on the lot, see older guy (40's-50's) walk up with guy in his late twenties
 >older guy asks me to show him the cheapest Corolla we have on the lot
 >walk him over and show him said corolla, its a blue LE, decent looking little car, younger dude follows
 >start to actually scope these people out.
 >older guy looks pretty respectable but the dude in his 20's....
 >this motherfucker is full full basement neckbeard, dirty, stained t-shirt, dirty cargo shorts, and flip flops with socks on
 >all that's missing is the fedora to tie the whole look together.
 >anyways, neckbeard basically looks at the ground the entire time as the older guy and I talk about the car
 >come to find out neckbeard is this older man's son, dad is out trying to help him buy a car
 >can already tell dad is a little bitter about the entire situation, but don't really know why
 >dad finishes looking over the car and seems pleased, asks to test drive it with me, so I go get a dealer plate
 >when I get back, neckbeard goes to get in the front seat and his dad snaps "you aren't fucking dirving it, get in the back"
 >neckbeard cringes, and gets in the back seat while dad and I get in the front and take the corolla out
 >I press the small talk with dad, and start to get him to open up a little bit about the situation

>son bought some car off craigslist with the little bit of savings he had, it was a shit box, and died within a month

>dad is pissed because his son knows fucking nothing about cars and 'bought that piece of shit' without talking to anyone

>dad is out with him going to dealerships now to try and make sure the son doesn't buy another shitbox

>test drive goes well, we get back to the dealership, and the dad want's to go inside and talk numbers

>sounds good, I get the info off the car, and we go into my office to start to talk things over.

>dad makes a reasonable offer on the corolla, so I write it up, and we get to financing

>dad tells me that neckbeard has to get the loan on his own, he is not financing at all

>neckbeard gets up to go to bathroom while I get the finance app pulled up, and I continue talking to dad

>dad rants about how kid got a useless 4 year degree

>he's had 2 jobs in his entire life, both part time, one as a cashier at taco bell, and the one he has now as a stock boy at target

>NOW I know where dad's bitterness is coming from

>dad absolutely refuses to get his credit entangled with his deadbeat son, will help him pick the car, but that is it

>dad continues to rant about how he can't get useless son to get a real job, or stop playing video games

>like we are into full on meme territory at this point, with boomer dad ranting about useless millennial son

>I stifle a chuckle as neckbeard gets back and I start putting the credit app together

>I'm not expecting anything good, but I hope the kid MIGHT qualify for a first time buyers program since he's never financed a car

>NOPE

>he gets kicked straight to a Tier IV lender, 20% APR, 35% value of car as down payment, proof of employment and income

>I think the deal is dead, as the due's dad knows what's up, and there is no way he is going to take the interest rate

>sure enough, dad lets out a long "fuuuuuuuuuuuuuck" when he sees the interest rate, but he stays at the table.

>turns out, dad knew the kids credit was fucked. neckbeard ran up a bunch of credit card debt a couple years back and never told anyone

>dad pulls out calculator and figures up the interest charges for the loan

>admits we have been the only place that could actually get him approved, asks me if there is anything we can do on the loan terms

>I call the bank and talk to the analyst, best he can do is drop the down payment requirement to 20% of the cars value

>take the counter off back to dad and let him know that we are all in

>dad gives the son a death glare

>dad flips the calculator around with the interest amount still on the screen

>"look at that you little shit, that's what your worthless ass is going to make this car cost"

>son just stutters and has no real answer to dad

>dad makes him write out all his expenses to make sure he can actually cover the monthly payment with his part time job at target

>kid lives at home, so it's literally a list of stuff like 'Warcraft account, video games, hardcore hentai subscription'

>ok I made the hentai part up but still, I am fucking laughing my head off at this 28 year dudes list of living expenses

>once dad is satisfied that shit head can make the payment, he offers to cover the down payment, and we write up the deal

>neckbeard spends the rest of the time PLAYING A FUCKING GAMEBOY while we write up the contract and I talk to his dad

>finally signs the contract and they walk out to the car

>dad doesn't even let him drive it home

--

>2 young black kids walk in, dressed like fucking bums, and walk straight out to look at sports cars

>I see them linger around a Camaro for a while, then head back to the showroom.

>my internal 'these fuckers can't buy shit' alarm sounds and I retreat to my office

>they come in and flag down one of the sales managers, and I can hear

them talking out in the showroom for a few minutes
>out of fucking nowhere, the sales manager walks back to my office and asks me to help these guys
>Sales Manager: “yeah LPG, it’s a hot lead, these guys wanna buy!”
>Me: “fuck you Dale, those kids couldn’t finance a god damn candy bar, you owe me lunch”
>I slowly walk out and introduce myself, and within a minute I already want to punch a baby
>my sales manager had already promised this dip shit he could test drive the camaro, so I have to go scan his driver’s license and get a dealer plate
>this motherfucker is 20
>as soon as we get to the car, I ask him what he does
>”oh...uh...like what I legally do?”
>What
>I
>legally
>do?
>so help me god I am going to tear Dale’s nut’s off and staple them to my office wall when I get back
>he ‘legally’ works part time at UPS
>BUT he TOTALLY has ‘some shit on the side dawg, you know?’
>teeth clenched, I let this kid take the camaro out on a test drive
>of course the second we are out of the parking lot, he floors it
>entire test drive is him saying “awh man dawg, this is IT!” in different tones and levels of intensity
>15 minutes of anal clenching terror later, we get back, and drag his ass back to my office to get a credit app done so I can send him on down the road kicking his can
>I draw up the credit app, and we get all his info punched in
>he asks me again if there is any way he can put ‘his side money’ on the app
>After explaining again why i can’t put his illegal, under the table frosty-tier weed money on the application, we send it to the banks
>drops straight to the Tier IV lenders.
>I keep my fingers crossed he gets flat out declined so I can be done

with this dude and move on to other things
>no such luck
>one of our Tier IV lenders approves him at 24%, with 8 grand down
>kid immediately starts asking me how I can get him a lower down payment because “dawg, i really want this camaro dawg”
>tell him he can either find a co-signer or come up with 8 grand
>kid asks me what a co-signer is
>Against my better judgement, I explain it, and tell him if he could find someone willing to do it, it might lower the down payment
>dude flips out his cell phone and calls his girl friend
>gets into heated, on the verge of tears argument with girlfriend about co-signing for this car
>Him: “Girl please, Tina, girl, you gotta BELIEVE in my girl, I swear I ain’t gonna let you down! Just BELIEVE IN ME!”
>girlfriend eventually tells him to fuck off, and he hangs up, and goes straight to calling his mom
>gets into same speech with his mom with all the BELIEVE IN MEEEEEE bullshit again
>mom eventually tells him to fuck off and he hangs up again
>At this point, I pretty much walk him to the door, and in a subtle way, tell him not to come back unless he has 8 grand
>as he walks off, I can hear his friend talking to him about seeing “Easy G” for the money
>at this point, I seriously hope this kid DOESN’T get the money from anyone, because he’s obviously gonna lose the car, and I am going to hear about him getting shot in some alley by ‘Easy G’

Positive Story (December 2015)

>Be me working, we just got in a really nice 2014 Silverado LTZ Z71
 >parked truck front and center in the lot so people driving on the road can see it
 >later that day, I see a guy pull in driving a 75' Vette
 >seriously old guy gets out of car, walks in, and I go up to talk to him
 >guy saw the Z71 from the road, wants to go out and take a look at the truck
 >I walk him out, unlock truck, let him get in and check it out
 >he walks around the truck, opens door, gets in, turns it on
 >and boom, there it is....the look, you can see it in this old man's eyes
 >it's something you see very very rarely, but it's fucking magical when it happens
 >it's the look of someone who has found a car he is absolutely in love with
 >not a car he likes
 >not a car he wants
 >not a car he needs
 >he found a car he loves
 >old guy asks me if we can drive it, I go in, grab a plate, and we take the thing out for a spin
 >I start my small talk game with the guy, ask him about his 'Vette
 >he bought it new in 75, has kept it all this time, only gets it out on nice weekends
 >was the car he had when he met his wife and they got married
 >she died of cancer a few years back, keeps it because it reminds him of her
 >get on to why he wants a truck
 >worked for the rail company his entire life, always had a truck as a company vehicle, but never actually owned one himself
 >says as he's gotten old he's 'always had an itch to get one, just never found the right one yet
 >he gives me a small laugh and then throws in "but I think this might be the one"
 >finish test drive, get back to dealership, guy gets out and walks around

truck one more time
 >stick a fork in it, this old guy is done, head over heels in love with this truck
 >laugh and ask him if he likes it
 >gives me a soul warming smile and says he would love to take it home, but doesn't know if he can afford it
 >says he has a large amount of money to put down, but never really uses credit, and can't afford more than 250 a month
 >tell him we will go inside and sit down, see what we can do for him
 >put together his credit application, and send it out, wait to see what happens
 >get call from one of the lenders
 >Please_let_it_be_good_news.jpg
 >lender needs to ask him some questions to confirm his ID since he uses credit so little
 >he answers the questions, bank says they will get back to us in a few minutes
 >still worried he is going to get kicked to a Tier III or Tier IV lender because of dusty credit history
 >after a loooong ass 10 minutes, get answer back form the bank
 >if he can put 18,000 down, they will approve him at 1.9%, monthly payment is 250.48
 >turn to him with worried look, ask him how do-able 18K down would be for him
 >guy has literal diamond like glitter in his eye
 >says he has the money, will take him a while to get it, pulls out his wallet. Counts out 1000 dollars on my desk and asks if I will hold the car
 >agree to hold the car for him, he says he will be back in a few hours with the down payment, wants to take the truck home that day
 >go throw a sold sign in the truck, was going to go home, but I go grab a bite to eat and hang around for guy to come back with his down payment
 >right on schedule, old guy rolls back up in his 75, walks in holding 4 plastic bags
 >each plastic bag if full of cash
 >laugh and ask guy about down payment
 >says he and the wife had a rainy day fund they had been saving in for

years

>before his wife died, she told him to spend it on a nice car for himself, because she knew it was his dream

>tells me he had thought about getting an SS Camaro, but 'he didn't want to make his Corvette jealous'

>we go back to the business office, and count out all the cash, sure enough, guy has 18K

>smiles again and tells me didn't even have to drain the whole fund, so god knows how much cash this old man had stashed away

>get it all sorted out, guy signs paperwork, we go out to his new truck

>guy shows me his 75' vette

>it looks showroom new, not a scratch, not a scuff, not a thing out of place

>guy asks me if I can ride up with him to U-haul place, and I agree

>we get a car hauler, and I help him load the vette on the back and get him hooked up so he can take both his cars home

>guy gets misty eyed, tells me he wishes his wife could see the truck

>he drops me back off at dealership, and watch him drive off

>felt good helping an old guy find love again

--

>ancient ass Ford Taurus pulls up, paint is busted, car is smoking, has all the symptoms of being beyond it's last leg

>has lift on back for wheel chair

>very old lady and middle aged lady get out of the car

>I walk out to talk to them, and see what the situation is

>in summary, the very old lady drives the Taurus, but it's beyond ready to fall apart

>very old lady needs to get a new car, middle aged lady is her daughter, in from out of town, helping her try and find a car

>very old lady has severe arthritis in her hand, really needs to find a car with a column shifter as she can't really deal with console shifter

>likes ford, is sentimentally attached to her taurus, would like to find another ford, needs something she can put her wheel chair lift on the back of

>as luck would have it, (and I am sure /o/ would approve) I have a very low mileage 08 Crown Vic I take her too

>old lady loves it

>middle aged daughter loves it

>old lady actually test drives it and loves how it drives, has no problem driving it

>now, of course comes the bad news

>old lady had no credit

>daughter is willing to co-sign but also has shit credit

>to make it even more of a great story, old lady has another daughter who lives in Georgia, who is filthy rich, that could buy the old lady a car outright, but refuses too

>tell them I will do my best, go in to see what we can do for the trade, and what we can do finance wise

>go out to look at Taurus

>it's a 97, had more than 200K on it

>all warning lights are on, thing barely starts, looks like it is leaking every single fluid, transmission will barely engaged second gear

>welp_this_is_worth_100_dollars.tiff

>with no help coming from the trade in, I go in and put together the credit application and see how bad the situation is

>Tier III lender returns an offer, 22% APR, wants 1500 down, down payment is more than they can make

>however, one of our Tier II lenders (motherfucking Wells Fargo), chews on the application for 25 minutes and sends back a halfway decent offer

>WF offers 8%, with 750 dollars down, with a payment very old lady can make

>only problem is, they have no money to put down

>daughter could maybe throw in 100, old lady could maybe do 100, but they are at the very least 500 dollars short

>which brings us back to the trade

>really want this lady to be able to get a decent car for me, otherwise, her next stop is going to be a buy here, pay here

>making this much of a leap is above my pay grade, so I take the deal to my favorite sales manager, and see how much I can lobby for them

>ask him to overextend on the trade, I already got them to agree on a

price that leaves us with 2 grand of margin, we can afford to take a loss on the trade
 >tell him it's x-mas, and does he want to send a nice old lady to a BH-PH over the trade
 >work him for a solid 30 minutes till he agrees to offer 750 for the trade so they can make the down payment
 >go back and let them know I got it worked out for them
 >old lady has a bit of a cry in my office, daughter is beyond relieved
 >we ended up getting 200 for that POS taurus at auction, boss was pissed we gave so much for
 >don't care because I saved nice old lady from the shark tank of BH-PH lots a block over

TRIGGER WARNING (January 2016)

>walking around showroom on otherwise very slow night
 >see a new Jeep Patriot pull up into the parking lot, and a middle aged man and teenage girl get out
 >right away, I can tell this guy looks beat the fuck down.
 >he looks like he hasn't had a goods night sleep in a month
 >voice has a heavy note of stress in it, almost to the point of causing it to crack like he's 16 again
 >his 17 year old daughter is standing next to him dicking around on her cell phone, looking annoyed that she even has to be here
 >every single word the daughter utters floats on a bitchy tone laced with sarcasm
 >it's the kind of voice that makes you irrationally hate a person without even knowing them
 >anyway, guy looks beat down, daughter comes off as a cunt in less than 60 seconds
 >they are coming in to look at a Mustang we have on the lot
 >I walk them out to the car, and start to figure what it is they are trying to do
 >so here comes the back story
 >dad had bought his daughter a cheap, reasonable toyota corolla as her first car when she turned 16

>daughter went full MTV sweet 16 spoiled princess and threw a fucking level 10 tantrum
 >she was 'insulted' at having to drive 'an old person's car'
 >daughter has car for less than 2 months before she mysteriously has an accident that totals the corolla
 >since she is on dad's insurance, this causes his insurance rates to guy through the fucking roof
 >daughter will not take another ecoboxes, DEMANDS that father buy here a Mustang
 >so, daughter wrecks corolla because she is a spoiled fuck
 >dad's insurance goes up
 >daughter demands Mustang
 >Dad caved into the pressure and bought her a 2013 V6 Mustang
 >from everything he describes, it was a solid car, and perfectly appropriate for any teenage girl
 >but this shit cunt girl then goes off on a big long rant about the 2013 Mustang
 >IT SQUAKED!
 >IT DIDN'T HAVE HEATED SEATS!
 >IT HAD A SHITY RADIO!
 >dad gets this look of utter defeat on his face as she goes through her little fit about the old Mustang, tells me it was actually a pretty good car
 >so, this brings me back to why they drove up in a 2015 Patriot
 >so, after a year, the daughter decides she doesn't like the Mustang
 >she drops a "All my friend's drive SUV's" bomb on him, wants to get rid of the Mustang and get a fucking Jeep Grand Cherokee
 >but not a used one, a new one, because all her friends have new cars, and she doesn't want another 'crappy used car'
 >dad admits to me he couldn't afford a new Jeep GC, so they took her out shopping, and he was able to convince her to take a 2015 2WD Jeep Patriot Limited
 >dad knew he was upside down on the Mustang, but again caved to pressure from the daughter, and traded that in towards the new Jeep Patriot
 >well, after less than 6 months, spoiled cunt decides that she HATES the Jeep Patriot, hates dad for not getting a Grand Cherokee to start with,

>Working on the weekend when I am greeted by the all too familiar sight of a super redneck looking guy with his dip in walking on the lot to look at trucks
 >give him a few minutes to look around and then walk over to see if I can help him out
 >as I walk up to the guy I am fucking smacked in the face from the smell of booze
 >this guys smells like he's been soaking in a barrel of cheap whiskey for about a week
 >this is literally a "there is no way you are not an alcoholic" odor
 >dude keeps up with the conversation well enough, but can tell from his eyes that he is having to put some work into it
 >he found a chevy work truck he is really interested in, asks me if we can test drive
 >I take his DL and ask him straight out "hey man, are you ok?"
 >dude laughs and sheepishly says "honestly man....i am a little fucked up, could you just drive me around in it?"
 >laugh myself and go to get us a plate so I can drive this dudes drunk ass around in this pickup truck
 >do a quick lap around the block, somewhat worried this guy is going to throw up in the truck before we get back, but all goes better than expected
 >get back inside, and the guy says he likes the truck, and wants to buy it
 >I ask him if he was planning on financing
 >Him; "what, you mean like make payments? fuck no I got csh"
 >guy pulls out a 4 inch roll of 100's from his overalls and motions for us to go inside
 >we get inside and go to write up the deal, but I go flag down my sales manager
 >explain that while I don't think anything underhanded is going on, I am not sure we can sell a truck to this guy because he is fucking waster
 >my manager goes to talk tot e guy
 >Manager: "hello Earl (yes his name was earl) I need to talk to you real quick about this sale
 >manager proceeds to ask him if he is intoxicated
 >Earl: "Son, I am drunk enough to fuck a fat chick with the lights on, but

I need me a pickup truck for work"
 >manager explains that we legally can't complete the sale if he is drunk
 >asks his wife comes down and signs, can we do it that way
 >he pulls out an old flip phone and calls his wife
 >earl: "Sue, you started drinking yet? Well don't, the man at the car lot needs ya sober, gt down here"
 >its like 2 in the afternoon, and this guy literally told his wife to NOT start drinking so we can have a sober party to complete the contract of sale
 >wife gets in about an hour later
 >both of them are pretty cool as rednecks tend to be
 >wife cracks joke about them both being functional alcoholics
 >complete paperwork, give earl's wife the keys, tell him they can switch out when they get off our lot
 >Earl laughs and says she can drive him home, he wants to go get a 12 pack of coors light

Tax Time Terror (February 2016)

>see newer model Chevy Camaro pull up into the parking lot
 >young 20-something black guy gets out of the car, with hilariously stereotypical mid-20's fat white girl girlfriend
 >comes in and I say hi, start talking to thim
 >find out the Camaro is a 2015 v6 rental tier base model, that a large, named flagship Chevy dealership had sold him 2 weeks ago
 >guy absolutely hates it, says "it's not what I thought it would be"
 >wants to ditch it for a truck, saw a Silverado we had on our website, wants to look at that
 >already sense that there will be problems since he just fucking bought the Camaro 2 weeks ago
 >odds are the DMV hasn't even reprinted the title yet, but I ask him what he payed for it, and if he has his paperwork
 >he says they charged him 14K, at 28%, and took a 3 grand down payment (his tax return)
 >he still has a metal dealer tag 2 weeks later, they didn't even give him a temporary plate
 >all sorts of alarm bells go off

>14K is way too cheap
>28% is an illegal interest rate for a 2015 (in NC, 18% is the max you can charge on anything 3 years old or less)
>dealer tag usually means they weren't actually able to complete the finance contract at the time of sale, hence making it illegal to issue a temp tag
>I ask the guy if he has any of the loan paperwork from the Chevy dealership for me to look at
>says he has it all in his glove box, so I go out to get it and try and look through it, while he goes out to look at the truck
>pop open the glove box and pull out the packet with this dealerships paperwork in it
>even_more_alarm_bells.tiff
>its like 6 pieces of paper, 2 of which are handwritten
>walk back inside to figure out what the fuck is going on
>make sure guy isn't fucking up the truck, and set down in my office to look over this fucking hand written sales contract
>slowly, the pieces begin to fall together
>it's a ghost sale
>dealerships will do this sort of thing near the end of the month (which is when this guy bought the camaro) when they need to make quota
>it basically means that if you have shit credit, and the dealership is having trouble financing you that day, they go ahead and sell the car to themselves
>they then basically draft a rental contract for you to take the car, while they try and shop for a lender that will actually loan you the money to buy the car
>you get quoted a payment and apr to RENT the car, and if/when they ever actually manage to fund your loan, you get called back in to sign new paperwork
>the new paperwork usually has some disgustingly high payment, but the dealerships try to bluff people into thinking they already 'own' the car so they have to sign
>I've only seen it happen a few times, but this is exactly what is happening here
>I have our business office pull DMV records to see if the car has been retitled yet
>sure enough, it's still showing as titled to the chevy dealership
>I go out and lay out the situation to black dude and chubbers the whale
>black dude has a small tier III chimp out
>of course, he thought he had actually bought the car for 14K, had fell for the smoke and mirrors routine hook, line and sinker
>chubbers finally gets around to asking me what the fuck they should actually do
>tell them they don't own the car, and haven't signed anything of any legal significance, so they should dump the car in the dealerships parking lot, and get their down payment money back
>guy gets his keys and they head off to the chevy dealership, which is about 3 miles away.
>I actually kind of expect that he will show back up
>he does
>so it took about....eh, 3 hours before blackie and chubbers get back
>they get dropped off by an Uber driver, guy has his 3K refund in 100s, 20s, and 10s
>wife begins to tell story of the trip back to the Chevy dealership
>her boyfriend went FULL TIER I CHIMP right in the middle of the showroom
>we are talking about the captain and the XO turning the missile keys simultaneously at defcon 1 chimp out
>culminating in him screaming "y'all just trying to fuck a nigger over, you wouldn't be doing this to me if I wasn't black!"
>"Or is it because I got a white girlfriend!? Is that it you bastard, it bother you I fuck a white girl!?"
>screams both of these things to the general managers face on a busy saturday
>his girlfriend is telling me this while laughing while he's up front getting a mountain dew from the vending machines
>Chevy manager literally pulled the refund out of their petty cash from the front to get them out of the dealership as quickly as possible hence why his refuns is small bills
>Blackie McRacecard gets back, and we finally start to talk numbers over the 2008 Silverado he likes

>I give him 15% off because at this point this story has already made my fucking saturday, and we send the credit application out

>falls straight to Jesus Take the Wheel Tier IV lender

>payment is like 500 a month, apr is in the 20's, they want more than 3 grand down to finance the loan

>dude literally gets down on his knees begging chubbers the whale to co-sign for him

>he's giving it the full william shatner, and I see it, I see it in her eyes when she breaks

>she gives him the "is this what you really want baby?" and the "are you this serious about us?" lines

>internally I mumble "he's serious about your credit score"

>she adds herself to the application, he gets financed at 8% with his 3 grand down

>he is going full "awh baby I love you so much baby!!!" by the time I get them the keys

>while chubbers is signing her portion of the paperwork, he goes out to look over the car after we wash and detail it

>I go out and make the required small talk while he's checking shit out

>he pulls out his phone to pair it to the radio, and while he does, he gets a text message

>being the nosy bastard that I am, I take a very stealthy peek at the conversation from the back seat

>the text reads: "So happy for you baby! Glad she finally did something for you, can't wait for you to give me some D on Sunday ;)"

>he's texting his side bitch about hooking up before chubbers the whale's ink on the loan contract is even dry

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>so, a few weeks back, we take a Chevy SSR in on trade

>after they dick around with it for a few days the inventory manager decides to try and sell it on the front lot instead of sending it to auction

>already know that some senile old baby boomer will come and waste hours of someone's time trying to buy it

>guess who that someone ends up being?!

>in my office making some notes on potential leads when my manager pages me to the front to help a customer

>its an old man in his 60's, manager tells me he is here to take a look at the SSR, potentially make a deal

>for_fucks_sake.exe well here we go

>guy says he's got a vehicle to trade in, and he wants 'top dollar' before we go any further

>we walk out to the front, and I ask him what it is he is trading in

>he has a 67 VW Beetle on a flatbed trailer, that looks to be in fucking awful condition

>"please let him have some sane idea that this hunk of shit isn't worth anything, please god, please I am begging you"

>I fake a smile, turn to him and ask what he expects top dollar to be

>Boomer; "well I have looked at NADA and Kelly's, the price range is 8K to 22K, and based on condition I want right at 22K

>By now I have moved close enough to look at the car

>interior is trashed

>rust spots everywhere

>tires are showing cord

>he just seriously asked us to give him 22 THOUSAND DOLLARS for a ragged out beat to shit 76 Beetle

>so at this point I take a deep breath and ready myself for the tar pit of stupidity, ignorance, and buffoonery I am about to drag myself through

>"Sir, I am going to be up front, if you are expecting 22 thousand dollars, we aren't even in the same ball park"

>"Hell we aren't even playing the same sport sir, if you drop a zero off that figure, we MIGHT be talking something realistic"

>Boomer gives me a look like I just told him you shit out your mouth and eat with your asshole

>here comes the righteous indignation, I can already feel it

>Boomer: "Son (they ALWAYS have to say that), this car is a little above your league

>Boomer: "You go get your manager, or whoever it is that needs to look at this to get me top dollar, THEY will know what it is"

>scream_internally.jpg

>I go in, tell out inventory manager the situation, he laughs, says he'll go

look at it and call up a local classic dealer to get a consignment estimate
 >this way we can at least try and dump some sand on this fuck heads fire
 >in the mean time, I get sent back to show Mr. Mcgee the SSR out on the loat
 >the entire walk out I have to endure a lecture about how young people just don't appreciate cars now a days
 >how the SSR was just so ahead of it's time a true american icon and blah blah blah
 >but I know what is coming next
 >he is going to knit pick the ever living fuck out of the car because that's what EVERY Boomer does any time they come in to look at a car
 >sure enough, I waste the next HOUR as he goes over every square inch of the car mumbling about scratches and clear coat and dozen other inane things
 >I am forced to stand around with my thumb in my ass, all the while knowing what the outcome of this entire exchange is
 >he has a little notepad with him, that he has been writing in the entire time, and when we finally get to the end of this inspection, it tears out a couple pages and hands them to me
 >Boomer: "this is what has to be done to this car before I buy it"
 >I start to read through his list
 >he is basically asked for the entire car to be repainted as he's asked for every single scratch on the car fixed
 >4 new tires
 >new brake pads/rotors
 >all fluids flushed
 >motors for convertible top replaced
 >I don't even get to the end of the list before i hand the paper back to him and tell him he can just keep it
 >he starts to get all flustered that I am not even making an attempt to pacify him but I cut him off short
 >"sir, the car is priced to reflect its condition. I am willing to work with you, within reason, on the price, and address reasonable cosmetic issues, but we aren't going to restore the car for you"
 >I get another lecture about not knowing "the art of a sale" and drug back inside for him to talk to a manager

: >my inventory manager comes out with the bucket of sand
 : >tells him after looking at multiple auction runs and contacting two classic car dealerships to get consignment estimates, the most we will give him for the Beetle is 2500
 : >he also gets about 3 lines through the old fucks to do list before handing it back and telling him "I'm not Chip foose and this isn't Overhaulin sir"
 : >old fuck gets mad as hell, yells about us trying to treat him like an idiot, scam him, low ball him, every classic boomer catchphrase you can think of gets dropped over the course of 15 minutes
 : >he takes the trade offer paper and rips it up into squares and throws it on the floor like a child
 : >eventually storm outs still cussing and screaming
 : >check watch. actually wasted less time than I thought it would

--

>older black lady walks in with very confused look on her face, so I go up to talk to her
 >she looks at me and asks "oh son, dooyall (yup said it as one word) have any tree (said as tree) thousand dalla caaars?
 >I tell her that I do not in fact have any tree thousand dalla cars, and ask her what puts her in the market
 >she had an old Olds Alero that finally shit the bed, got her tax return, and needs to get a replacement car
 >ask he if she has considered financing a slightly more expensive car, so she doesn't get stuck with another turd
 >her: "oohh suuun, jesus has sent me to you, he has SENT ME, do you think you could get an old girl like me funannced? (again, said it just like I spelled it)
 >I tell someone's black grandma I think we can, and ask her what sort of car she would really like to have
 >she gets such an excited look on her face and tells me "I would love a lime green one! Ooooh an one wid a Ceee-Dee playuh!
 >as luck would have it, I happen to have a lime green Ford Fiesta that I take her out to show
 >she starts to dance around like a little schoolgirl when she sees the

Fiesta

>again, gives me the whole “yous reallly thinks u cud gets me funanced on that?”

>I tell her we can go inside and work up and application, and I will do my best to get her ‘funanced’

>we write it up, I give her a pretty solid break on price, and send out the application

>the entire time we wait, she is sitting in her chair doing a little prayer chant

>”oh please lord jesus, help me, you have sent me here and I know it is for a purpose lord, I have done so good lord, please lord take care of me”

>when we finally get the results back, she actually gets a Tier II approval, with 50 dollars down

>I tell her and she gets the deer in headlights shocked look on her face

>Son, you means tuh tell me that ifs I give you fiddy dollas I can leave wid dat caaaar?

>An explosion of biblica thanks erupts in my office

>I have to slowly walk her through calling and getting full coverage insurance because she hasn’t had any in like 2 decades, but we get there finally

>old lady hugs me and thanks me no less than 100 times as we finish paper

>glad that I helped someone’s black grandma find her dream lime green Ford Fiesta

It’s Refund Season Baby! (February 2016)

>see a newer model Dodge Charger pull into the parking lot

>older white guy and his wife get out, walk in showroom, I walk up to them and introduce myself

>older guy has a defensive/I’m better than you plebs attitude from the very start

>says he wants to trade in his Charger for a pickup truck, and we have a Ford F-150 Iariat that he is interested in

>before I can even ask which truck, he says he wants to know what we will offer for trade on his Charger

>gives typical song and dance about not taking anything but top dollar for the car

>says if that if we want to test drive the car at all he wants to go with us

>tell him all that will be fine, start asking him questions about his car as we walk out to it

>it’s a 2014 a V6 Charger SXT, 30K miles, no real options other than heated seats and a sunroof

>as I walk up, the sunroof looks a little off, but I quickly ignore that, as I see he has a for sale sign in the back window

>”FOR SALE: CHARGER, \$26,500”

>jesus_fucking_christ.jpg

>Before I even start to address this I open the door to peek in at the inside and see what shape things are in

>immediately I figure out why the sunroof struck me as odd

>it’s a fucking aftermarket sunroof. I can tell right away from the control panel that’s been added that it was done by a local aftermarket accessories shop

>so to recap, I have a guy who already has a sharp ass attitude, with a one trim above base mode charger, that he’s payed someone to cut an aftermarket sunroof into

>with a for sale sign in the window asking 26,500. And for those who don’t know the MSRP on a 2016 Charger SXT is 29,995

>the bearded boomer has been watching me, arms crossed with a scowl on his face this entire time, while his wife stayed in the showroom

>so at this point, I collect my thoughts, turn around, take a deep breath, and brace myself for the stupid/crazy faucet I am about to open

>Me: “So, where did you come up with this 26,500 price I see in the window?”

>now, before I even ask this questions, I know the answer to it. It’s what he still owes on the loan for the car

>when you see some stupid crazy asking price from someone on a newer model car, this is how they get it

>they go straight to whatever the payoff amount is, round up to the nearest thousands, and slap it on a for sale sign

>however, it doesn’t matter that I already know, I am going to have to pull an Andy Dufresne and crawl through a river of his bullshit if we are ever

gonna get anywhere

>so the minute I ask the question, he gives me the bomber chest puff/I know better than yoo boy eye scowl.

>Him “Blah blah I’ve checked KBB Blah blah Autotrade blah blah, know what other people are selling for blah blah”

>basically 5 minutes of some of the best non-answers you could ask for

>I let him finish, then bring things back around to this aftermarket sunroof

>”So, I see you’ve added a sunroof”

>he then proceeds to launch into a long winded explanation about how the dealership he bought it from had it ‘professionally installed’ and how much value it added

>mfw he literally let a dodge dealership charge him 2 grand to cut a sunroof into a charger instead of just buying a charger that already had a fucking sunroof in it

>I just stay silent at this point, I get the exact mileage, and tell him to hang tight while I go in and come up with a trade in number for his charger

>now, he’s already in fantasyland on what this charger is worth, but the aftermarket sunroof just bent him straight over and fucked him in the ass

>I already know that neither of the sales managers or our inventory controller/manager is going to want to send this car to the front lot with the aftermarket roof

>they’ll both want to send it directly to auction if we take it as a trade in, which is going to further push down the number I have to take back to this guy

>so I give my sales manager the details

>as luck would have it, we have a 2014 Charger in inventory that is an almost identical match to beared boomers car

>it’s a 2014 SXT Charger, same options (except ours has a factory sunroof), has about 1000 less miles, but is the same color inside and out

>we have it listed for \$19,999, with a bottom line reserve of 18,400

>manager says if it didn’t have the aftermarket sunroof, he’d offer 16,500, but since it does, tell the guy 15k is top dollar, take it or kick rocks.

>15K....for the bearded boomer who has a 26.5K for sale sign in the window

>I ready myself for the ear rape, get my manager to type the offer up in writing, and head back out of the showroom

>mentally, I decide that I might try and add an extra edge of dickishness, in hopes that it gets his ass back out of the showroom a little quicker.

>I motion for him to come over and sit down at my desk. Before I do or say anything about his offer, I pull up our inventory and surf over to the charger that comps identical to his

>I flip the monitor around and give the guy my best poker face “Sir, I’d like you to take a look at this”

>he puts on a pair of reading glasses and looks at the inventory page

>Him: “that’s a charger, why are you showing my that?”

>me: “That’s a charger that is identical to your charger sir, with 1000 less miles. Would you care to look and see what we have that car priced at?”

>he looks over at the page again, and mumbles 20 grand

>me: “that’s right, 20 grand. we are selling a car identical to yours for 20 grand”

>me: “I’d also like to add, that since your car has an aftermarket sunroof, and not a factory one, we have no desire to resell it directly, so if you do trade to us, we’ll be sending it to auction:

>me: “with those factors in mind, what would believe to be a fair offer on your charger ?”

>that statement does exactly what I hoped it would do, I can see his asshole clench up through his eyeballs

>his tone breaks when he goes to talk again, not much, but enough to know I knocked him off balance a little

>him: “w-w-well, I k-know what the values are, and I am asking 26,500”

>me: “well, you and I both know that’s a fantasy”

>at this point I flip over the written offer paper, circle the 15K, slide it across my desk. I go ahead and stand up, this way I can walk him to the door as he yells

>of course he throws the old white man temper tantrum. all the great classic phrase make an appearance: lowballers, scammer, this is a joke.

>ends with this great “I already have offers thousands more than this! You won’t even try and beat that?!”

>Me “Sir, if you have an offer thousands more than this, I highly recommend you take it”

>at this point I’ve walked him to the door, tell him that’s that, offer to shake his hand, and let him walk away without shaking it

>mission_accomplished.GWB
>have a chuckle, go greet the person who walks in, who is a young black girl, and within the next 4 hours sell her a Nissan Sentra
>now it's about 2 hours till close, I sold a car, I can walk back to my office and updates notes, and head home
>literally no more than 5 minutes after my customer left in her Sentra, who do I fucking see driving back into our parking lot
>fucking bearded boom, back again
>he walks back in the door and makes straight for me
>has the offer from earlier in his hand, and immediately starts talking about wanting to negotiate, and he'll give me a second chance "to do the right thing"
>I don't even pretend to give a shit at this point
>me: "So you came back because no one else would give you anything close to 15 grand, right?"
>he just sort of looks at me, stunned by the lack of fucks I have put on the table.
>me: "so let's be honest here guy, you're asking 26,500 because that's what you still owe on that thing, right?"
>him "well, yeah I owe a little over 26 grand..."
>fucking called it
>I push the pedal to floor at this point and ask him why it is he wants to unload a Dodge charger he's not even had for 2 years for a pickup truck
>this is where the floodgates open
>was retired
>had to go back to work because of 'family financial trouble'
>only job he could get back into was light construction
>now has to have a pickup to be able to actually haul things
>can tell from conversation guy has lived a fairly posh life,
>so instead of just buying a 5K beater pickup, he wants to get something that lets him maintain the same lifestyle image
>now I have the real story, spoiled boomer came on hard times, and instead of buying a cheap pickup he wants something that will let him keep up appearances with the neighbors
>so just for kicks, at this point I press him about why he doesn't just look at a cheap private sale pick
>he confirms my suspicions outright by basically spitting at the idea of a cheap, high mileage used car
>at this point, I tell him straight out, if he wants this 2014 F-150, he's going to have to accept the fact that he will roll a shit load of negative equity over
>by this point, he has a defeated look on his face, and tells me to figure up what payments would be on the truck he he trades the charger as it
>after we work it, it will be 11.5K of negative rolling over to a 36K truck
>with taxes and everything, he will be financing 49,000
>he has no money to put down, so I add that as a note to the banks and send his application off
>Tier III approval, no money down, 72 month term, 20% APR
>monthly payment, braces your fucking body, 1,175 a month
>thats right, a monthly payment over a thousand dollars
>I can see all the color in his wife's face drain away when she sees the figure on the screen
>he looks at it, and I can see he's trying to rationalize saying yes in his head, I can feel the gears turning
>his wife turns to him and asks him again is he's sure he doesn't want to at least look at a cheap truck "like the salesman suggested"
>he snaps at her "I'm not buying a piece of junk Mary!!"
>it's done. With that little outburst I know he's going to say yes, it's just a matter of how long he takes to talk himself into it
>I make an internal bet with myself that it will be 30 minutes
>it took 12
>wife looks stunned the entire time the paperwork happens
>every time she expresses concern, he snaps that "he will manage, Mary!"
>he picked a truck for 'light construction' that didn't even have a bed liner in it
--
>I have a shift one night working the phones, and I get a call
>lady on the other end sounds country as fuuuuuuck
>and I have a thick accent, so when someone sounds country to me, I

know it's fucking bad

>says she started a new job, and needs to get a smaller car with better gas mileage

>ask her what car she is trading in, and she tells me that it's a 95 caddy deville

>I quiz her about the options and mileage just to spitball a trade in

>when I ask her for the mileage she pauses, then says "can i just give you the numbers, I don't know how to say big words like this

>so she gives me 124,588

>literally doesn't know how to say one hundred, twenty four thousands, five hundred and eighty eight

>that's the intellect I am dealing with from the jump

>get to the credit application

>her job is a 'teacher' for 2 to 3 year olds at a daycare center

>only_the_best_for_our_children.tiff

>send out the application

>tier I decline

>tier II decline

>tier III decline

>tier IV...conditional approval

>our jesus take the wheel bad credit lender giver her an offer on a 2013 Elantra with 1300 down, at 20%

>she says that between her trade in and her tax return, she can make the down payment

>I set an appointment for her to come in the next day, and we can get things rolling

>so fast forward to the next day and this lady comes in

>she is full land whale status, but that's not what catches my eye first

>this bitch a red cold sore on the corner of her mouth the size of a motherfucking quarter

>I am fucking transfixed

>it's like the scene from austin powers where he sees the dude with a huge mole, and can't stop looking at it or saying mole

>expect I am looking at 400 pounds of white trash with a cold sore

>she also brought along her 5'2 mexican husband, and there 2 kids

>and her 95 deville

>so I tell her first thing is I am going to go out and look at her trade in

>even from the outside, it looks beat to shit. clear coat is pretty much completely gone, dented and scratched on every panel

>I open the door, and then almost immediately throw up

>the inside of the car smells like stale cat piss mixed with wet dog marinated in a fat mans BO

>literally the second worst interior smell I have ever dealt with.

>I don't even set in it, just look at the interior through the windows

>back foot wells are full of trash up to the seats

>front foot wheel is also full of trash.

>fucking everything looks like it's been rolled through a sewer

>just absolutely fucking disgusting

>look under car, can see that it's leaking oil in the fucking parking space, as it sits right now

>200_dollar_scrap_value_it_is.

>so after enduring the second worst smell of my life, I go back to tell cold sore that her car is 200 bucks as a trade in

>make off hand mention of condition and interior.....odor

>her "oh yeah, I take my cats in that car, and sometimes they have accidents hahah"

>oh great, so it WAS cat piss, excellent

>so now the problem is that she only has 800 bucks on her debit card

>I call the bank back and ask if there is any way they could do a thousand dollar down payment as that's all the customer has at this point

>analyst tells me that if I can get her into a 2014, he'll drop the down payment to 1000

>I go back and find a chevy Cruze that's a 2014, priced at a point that will keep the payments where we need them to be

>this lady literally has no idea what the fuck a Cruze is, so we go out on the lot to look at it

>this lady opens the door of the Cruze and sits down in it

>I literally watch the suspension attempted suicide attempting to cope with her weight

>this is a base as fuck 2014 Cruze, but she starts yammering about how this is the best car she has ever been in

>a 2014 cruze is the best car she has ever driven in

>so now that she has confirmed that a cruze will work we go back in to sort out the loan
>the bank is requiring her to prove everything. copy of SSN card, income, residence, , proof of insurance and phone
>for her residence, she pulls out a water bill showing she's 2 months behind
>thankfully she has a check stub, and we manage to go online and pull off everything else
>finally, we are just waiting for allstate to get an insurance binder
>at this point I am making small talk, and ask her about her new job...as a 'teacher'...making 10 an hour at a daycare center
>tells me how proud she was that she just finished community college, with straight A's!
>I didn't even bother to ask what the actual degree was in
>finally allstate calls her back, and of course we have a problem.
>the guy she talked to the first time for some reason wanted her to add her husband on the policy and she said yes.
>now they are saying 'there is an issue' with his social, they need more information to prove his identity
>i don't even let it get that far, I take the phone, tell the dude to cancell it, and hang up
>husband is illegal, already know what this is before it goes anywhere else. He bought a SSN, and it was probably some dead white ladies
>get on my cell to my local insurance guy who I go to for exactly this type of shit.
>tell him the husband is an illegal, to write a policy just for the wife since she's the only one on the loan
>he takes the wife's info, writes the policy, has it faxed to me in 20 minutes. asks no fucking questions
>finally get the bank to sign off on everything, ham herpes takes off, can visibly see the car leaning to one side as she drives away

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>young mid 20's couple comes in looking for vehicles for the girl
>they are engaged, girl needs to get out of her ancient Nissan Sentra

into a newer, nicer car
>they look pretty collected, tell me they have a budget of 250 a month, want to look around
>fresh_millenials.jpg
>sales mode engaged
>first I start talking straight to the girl, asking what features she wants, what she's seen that she liked, all that
>find out she is a sucker for options, wants Nav, rear cam, sunroof, heated seats, that sort of thing. She likes the look of the Optima
>guy is hoping they at least get something he enjoys driving
>now i am putting the plan together for how I make this sale
>I will show her an Optima EX first, 16K with good options, but the regular engine and no nav
>she will drive it, love it, but want to get that has nav
>then I will show her an Optima SXL, fully loaded, with the turbo engine, hook her on the options, and let HER use the turbo engine to get the guy on board
>works perfectly
>She likes the EX options, and how it drives, but when we get back, puts her foot down about wanting Nav
>I roll up the SXL, she looks it over and drops the "dream car" bomb
>she makes the fiance drive it this time, pesters him entire test drive with "don't you think this is so fast and sporty?!"
>get back, she wants to run financing, and drags the fiance inside
>we sit down and send out the application
>now remember, at the start, the guy says the max budget is 250
>they get back a no money down approval at 12%, with a 420 a month payment
>girl is completely sold, guy is hesitant. I don't say anything. I planted the seeds, now I have to watch the magic work
>guy says he isn't sure
>girl drops the exact bomb I wanted: "look, this is a dream car for me, and you even get your sporty engine!"
>bwhahahaha
>but oh no, I am not done
>time to pitch the extended warranty

>I know from the conversation the fiance isn't a DIY kinda guy, so I move things forward
 >ask how long they are going to keep the car, to which the girl responds at least 5 to 6 years
 >ask if she would like to protect that investment so she never has to worry if something on the car breaks down
 >again the guy brings cost
 >I gamble on him being mechanically useless and drop the "oh well if you can work on things yourself that's a different story"
 >girl comes through again, cuts his balls off right there, says neither of them know anything about cars
 >circle back to the cost argument, and use my favorite line for selling the warranty
 >"if you could drop a dollar in a jar by your door every day you leave the house, and guarantee your car is protected, you'd do that right?"
 >boom, warranty sold
 >they leave with a 460 dollar payment, with our top shelf warranty, in a 20K car
 >after walking in looking for a 250 payment on something that was 12-14K

It's Refund Season Baby! II (March 2016)

>"Brap Brap" from a 2015 Civic Si's aftermarket fart cannon cuts through the air
 >I eye ball the civic, making a small internal bet with myself as to what sort of guy gets out of the car
 >people rolling up in super new cars are never a fun time
 >it's almost always someone who overpaid/has some astronomical payment they are trying to get out of
 >and 9 times outta 10, they are hilariously upside down in whatever car it is they are trying to get rid of
 >but I push all that aside because the door of the car opens and the driver is about to get out
 >short buzz cut, spray tan in february, black tank top, large visible gold chain, flip flops with socks on
 >damn, I owe myself ten dollars
 >his girlfriend gets out of the passenger side and they both make for the door.
 >I glance around, and realize that to settle my internal bet, I have now left myself as the only person in the showroom, as everyone else has long since vanished back to an office
 >fuck it, let's see what I can do
 >guy walks in and go up to greet him, and start the small talk
 >Holy shit, he has a payment that's too high, and he's trying to lower it! Who would have ever seen that coming
 >also, within the first 2 minutes of conversation, the word 'bro' has been dropped 4 times. At this point I decide to try and keep count
 >but anyway, to business. I ask the guy if he knows his payoff/loan details, and of course he doesn't, but says that his girlfriend has the actual paperwork.
 >I tell him we'll go out and get someone to look at his Civic Si first, and come up with a trade in amount, then work backwards to something that could get him a lower payment
 >Me: "So what shape is the Civic in man? Any accidents or problems?"
 >Him: "Ah, no bro, it's totally straight, nothing wrong at all, and I got like....4K worth mods into now bro"

>that's 11 "bro's" at this point.

>so I tell the guy to go look around the lot, that we will drive his car, look it over, and come up with the number

>once we get that, I'll try and figure out what his payoff is, and we will go from there

>here I should mentioned, I pulled a rookie mistake. I SHOULD have looked at his loan paperwork first, but I didn't. But we'll get to that

>So I take the Civic around the block, and it seems in decent enough shape

>pull it back into the shop, and as I hop out, I notice something weird with the paint now that I have it under decent lighting.

>the paint on the driver side has a weird wave/ripple in it. I pop the door open again and sure enough, I can feel a paint line

>get our inventory manager and a tech, and we throw the car on a lift

>obvious signs of accident damage to the driver side, basically entire driver side has been repainted

>no_accidents_bro.jpg

>we pull the autocheck, sure enough, accident on the history report 2 months after he bought it

>inventory manager decides that he's willing to try and sell it front lot if we take it as trade, but won't go any higher than 18K for trade value

>well, now that I have all this in hand, I go back out to find bro man and break the news

>Me: "So man, would you happen to know anything about an accident on that car, possibly to the drivers side?"

>all of a sudden he has an amazing revelation of remembering he wrecked the car into a ditch/fence shortly after he bought it

>but of course, accidents are such easy things to forget, so I work past that, till him we are working with 18K, and get him to pass me the loan paperwork

>he bought it from a local flagship Honda dealer that's known for occasional sketchy dealings, so as I lay out the paperwork I try and press the guy a little more

>Me: "So man, what's your monthly payment on this thing right now?"

>Him: "Oh, well which payment?"

>jesus_fucking_christ.tiff

>Me: ..what do you mean, WHICH payment?

>him: oh well, I have two for that car, which one do you need?

>dear fucking god, what the hell is going on

>so I press him again, about how he has two payments for one vehicle, and this is where I opened Pandora's box

>I'll try and summarize it for you guys

>gold chain sock-flops mcgee here had a giant lifted bro truck he got when he was still in the army

>and of course, he bought that from some super sketch buy here-pay here joint that was set up right outside Fort Bragg that feeds on these dumb motherfuckers

>honestly, I think 2 weeks of basic has to be "welcome to the army, here's a guide to making the worst financial decisions of your life," but anyway

>when ol' sock-flops got out, his girlfriend made him get rid of truck for a 4 door sedan, but because he still wanted some rice in his life, they compromised on a 4 door Si.

>so of course when he went to the Honda dealership, he was enormously upside down

>and this is where these motherfuckers got devious

>the Honda dealership financed the Civic Si(at full MSRP plus 4K worth of warranty and service packages) on one loan, at 14%

>they then went to a local bank, and had that bank issue a personal loan to cover the negative equity off his truck

>So he has a monthly payment on the Civic of over 600 dollars

>then he has another 200 dollar a month payment towards a 10 YEAR loan (also at something like 16%) to cover the 14 grand of negative equity he had from his lifted bro truck

>so in total, he's paying just shy of 900 dollars a month for a 2015 4 door Civic Si

>you read that right

>2015 Civic Si

>900 a month

>2 loans

>2 different payments

>he said yes to this

>so at this point, I have to take a 30 second time out

>nothing we can do about the 200+ a month personal loan payment. he's fucking stuck with that

>as far as the actual Civic itself, he still owes about 25K, so he's 7 grand upside down on that

>he's going to have shit credit, so I know if we get him into anything, the APR will be sky high

>to get him below 600 a month, I have to get him into something around 12K, that's fairly new/fairly low miles so we can hope the bank offers a 72 month term

>so I let him know the 200+ payment is his, he owns that, nothing we can do

>I take my time and slowly work out the math for him on trading the civic in for something else

>at the end of the day, his options are going to be things like a Sentra, Forte, Elantra, or maybe a Rio

>Basically his choice of small, miserable, base model shit boxes

>needless to say, ol' sock-flops is having a bit of an existential meltdown at his current financial predicament.

>he just wants to walk away and keep the civic, but the girlfriend is not having it

>she is giving him the full 'we are going to start a family, you need to grow up!' lecture right in my office

>so once he's had time to get a taste of where his life is at, we got look at a 14 Kia Forte

>his wife drives it and thinks it will be a perfect 'starter car for our family'

>you can tell from this guys face he would rather kill himself than buy this car, but he keeps the ball rolling

>I am able to get him approved at 18% for 72 months on the Forte with 3 grand down (they threw there entire tax return at this)

>so when it's all said and done, I DID manage to drop his payment down to 308 if memory serves correctly

>he gets to swap the civic Si for a 2014 Kia Forte

>he has 9 more years of paying off a personal loan for the negative equity on a bro truck that someone else at Fort Bragg is probably driving again already

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>so I see a young-ish black girl, probably early to mid 20's come in, dragging 3 other girls behind her

>I will never understand what it is that black women have to bring all their fucking friends out to try and buy a car

>anyways, Showqwanda had an old taurus that finally shit itself, and is out looking for something to replace it with

>aks her typical questions about budget and payments and such, but that basically goes in one ear and out the other

>she makes the rounds hitting up every stereotypical black buyer vehicle we have on the lot

>Altima

>Maxima

>300C

>Charger

>200

>every time she stops at a vehicle she gives me the same "What you think my payment be on this?!" line

>I just make an absurdly large number to keep her moving on and hopefully salvage my day

>eventually I get them all back around to an Altima that I think might actually be workable

>but of course they ALL have to sit in it, and take pictures, and fucking insta-snap-twit-book inside a fucking used car

>eventually the group consensus is "oh girl, THIS YOU", so we can finally go back inside and see how much credit this girl doesn't have

>so I get them all 4 into an office, and manage to get the girls attention long enough to start plugging info into the credit app

>immediately red flags start going off based on what she tells me

>she's giving coached answers

>believe it or not, there are people who basically coach poor people trying to get financed like a hook up artist tries to coach a kissless virgin

>they tell them what sort of job, pay rate, time on job, and housing to give so that a bank will approve them without any stipulations

>basically if you have a shit job, giving the right answers on the finance

application could get you an approval where you don't have to show a pay stub
 >and you have bottom feeders who will charge 100 dollars to write up a script for people to give when they go in to apply for financing
 >and this girl had a script
 >I go ahead and plug in the girls info, but I click a small check box on the end of the application that marks it as possible fraud
 >this way, it gets forwarded to my finance managers computer, and he can contact the bank to tell them what we think is going on
 >so this is basically what we do, finance manager agrees that all the answers look scripted, we tell the bank that
 >bank goes ahead and offers an approval, but requests that Showqwanda prive EVERYTHING about herself
 >produce pay stubs
 >produce lease
 >produce proof of insurance
 >personal references
 >whole nine yards
 >you can tell from her face she was NOT expecting to get this thrown back at her
 >I tell her exactly what she will need to satisfy all the stipulations.
 >she takes the paperwork with a face you might make if someone handed you a plastic bag full of dog shit
 >but I overhear one of her friends say "don't worry girl, we go back to him and get this together"
 >already I know what's coming.
 >the people who offer these little coaching sessions will also, for a fee, draw up fake pay stubs, lease agreements, and insurance cars
 >again, it's all in an effort to scam the banks into giving a loan to someone who absolutely can't afford it
 >I figure it will be a couple days before she manages to roll back up with stuff to try and get by us again
 >Nope
 >she is back in a little over 4 hours, saying she had all the stuff together we needed to get the loan
 >again, red flags everywhere

>the font on ALL the documents she brings back is the same
 >earnings statement, lease, insurance card, all the same type and size, all printed out on regular computer paper
 >we google the address of the business on her pay stub, it's an empty field
 >pay stubs doesn't have the proper state and federal withholdings
 >not formatted properly
 >lease agreement is again for an address that is an old industrial warehouse
 >it's only funny because the guy she had gotten to do this was legit terrible at it
 >you occasionally run into people who do damn good jobs faking everything, matching up the address, and using something like quicken to generate a very real looking pay stub
 >this was none of that
 >at this point, I get my manager to come in and confront the girl
 >he points out all the shit that's so obviously bogus, tells her we are choosing not to do business with her based on the perception of fraud.
 >of course she tried to throw a small chimp out, with all her girls gagging on in the background, but that shit is going no where.
 >they leave screaming "we gonna get the word out about all you motherfuckers, people gonna know how you treat blacks!"
 >one of our black sales managers laughs so hard he spews coffee all over his desk

Man(and Woman)children (March 2016)

>be at work in the afternoon, see busted as fuck old Buick pull up in the parking lot with 3 basketball americans inside
 >one is a rough looking 30 year old lady, other is a 70-something year old lady, third is a fat as fuck 30 something guy
 >we are talking beer gut hanging out the bottom of his stained t-shirt fat
 >trio walks in, fat guy has a print out of a car from our website, says they want to look at it
 >it's a red 4 door Nissan Altima S, nothing all that special, 2011-12-ish model if I remember correctly

>as we walk out to the car, I find out the rough looking 30 year old is who is actually buying the car

>older lady is the grandma, fat guy is some sort of family friend

>my 'you fucks are never gonna get approved for this' radar is already going off, but it's a slow day so I play along

>the actual buyer likes the car, wants to take it on a test drive, which we do

>test drive consists of all the typical basketball american test drive catch phrases

>"oh this car me!"

>"of dis stereo got dem beats!"

>"oh girl dis car ride so smooooth!"

>get them back to the dealership, girl wants the car, so on to the business of seeing how hard they won't be able to buy it

>get girl back to my office and start build the credit application

>she is actually 36

>works "full-time" at wal-mart as a stock boy

>has been at wal mart of 4 years

>is still living at home with her parents

>so on the one hand, she has minimal income and most likely a terrible credit score

>on the other hand she has no bills, so maybe I'll get lucky

>girl says she has about 500 dollars to put down, so I tack on that to the application and get it sent out

>so we sit and wait while the banks chew over her application

>I go to grab the girl a cup of coffee, and walk up to my sales manager's desk to watch for the results

>tier I decline

>tier II decline

>tier III decline

>tier IV jesus take the wheel....conditional approval

>we open up the finance packet from the bank and take a closer look

>they want additional money down, 1500 in total

>they also want proof of basically everything

>proof of her income

>proof of residence

>proof of insurance

>personal references

>Copy of her SS Card

>basically everything they could possibly ask for, they asked for

>provided she can come up with all this, what wonderful loan offer did she receive?

>26% APR at 72 months

>anyways, I walk back to my office with the info in hand and lay it all out

>the first thing she gets caught up on is the down payment. First thing, she pulls out her cell phone and calls her mom

>I sit through 20 minutes of her going back and forth with her mom on the phone to front the additional down payment money

>I try multiple times to interrupt, as I fear the down payment money may be the lease of the concerns in this situation

>People with terrible credit USUALLY have a fairly tough time getting all the shit together they need to get a loan, even if they do have the down payment money

>After what feels like an eternity of "But momma you KNOW I need dis car!!" it sounds like she's finally talked her mom into it

>she sends her fat guy friend off to retrieve the down payment money

>I finally redirect her attention to the list of shit we are going to need to make this happen

>now here is where the real fun begins

>first thing I address is the proof of income, as this is the top thing people either lie about, or can't provide

>again, I have hope, because she works for walmart, and bigger companies usually always have some way for you to get a pay stub or earnings statement

>and what do you know, she actually has a print out of her earnings statement from her last payday with her, so I take it and start to look it over

>and here is where the red flags start to pop up

>the earnings statement lists her at just over 60-ish hours

>someone working full time SHOULD show between 70-80 hours on a 2 weeks earnings statement.

>thankfully, I asked her how much she saw on her paycheck every 2

weeks, so the income I put on the application was correct
>but based on the hours, she's probably not a full time employee, which makes a difference to the bank
>I go back and ask her again,if she is full time or part time
>Her: "Oh well, I don't really know, I never asked, but I work a lot though. aren't you usually full time if you work 3 or 4 days a week?"
>Her: "I thought part time people only work like...2 days a week or somethin'"
>Oh_dear_christ.jpg
>So I contact the bank, and explain that based on the hours, it looks like part time employment, will that matter
>they are willing to keep the same offer, but the one document they didn't ask for (a W-2), they now want to see, to confirm her income
>I go back and ask about that
>she gives me a dear in headlights look
>she literally has no idea what a W-2 is.
>her grandmother gets the cell phone and starts to call the mom back, while I move on to the proof of residence requirement
>explain that I need to see some sort of bill with her name and address on it
>she has none
>literally lives rent free with her mom
>her name isn't on any of the utility bills
>she has no rental agreement
>even her cell phone is in her mom's name
>has no voter registration
>has no insurance
>literally can't provide a single thing to prove where she lives
>by this time, grandma has the mother on the phone, and starts to try and explain the situation
>I can sense a level of frustration from the mom through the phone
>of course, the phrase I was dreading finally pops out. "here, I will let you talk to the salesman"
>here_we_fucking_go.tiff
>introduce myself to the mom on the phone, ask how I can help
>mom starts in with how this is the first time her daughter has ever tried to buy a car
>that she (the daughter) doesn't know anything about this, and asks why I am trying to be so difficult with her about it
>go on to explain I am not trying to be difficult, and that the bank is requiring these documents to fund the loan
>explain to mom why we are need the W-2
>explain that her daughter doesn't think she can provide anything to prove her residence
>mom throws me a "we live in an over 9000 square foot house, she lives here with me, she doesn't have any bills"
>again, restate that I understand that, but that I have to have SOMETHING to prove she lives where she says she does
>I go through the list of things with the mom again
>in desperation I ask about banks accounts, and say that I can even use a bank statement if it has her name and address
>girl gets direct deposit onto the walmart pay card (basically walmart gives employees the option to get paid directly onto a debit card)
>ask her if she can log into her pay card account and we can use that statement
>girl doesn't even know her employee ID number
>at this point the mom flips out, tells me that since "we won't help her, they will find a dealership that will"
>they gather up everything and leave, with the daughter still talking to the mom on the way out the door
>managed to keep the time wasted to just a little over an hour
>but of course, as with some many of these things, that wasn't going to be the end...
>this was fairly early in the afternoon
>much later that day, 4-5 hours later, the trio reappears in the parking lot, expect this time, the mother appears to be with them as well
>long story short, they couldn't get approved AT ALL anywhere else
>so short of going the buy here, pay here route, they are back to see if they can actually get all this to work
>first thing, I tell them we need to get the W-2
>Thank god, the mom actually had the W-2 as it had been mailed to the house, the daughter just had no fucking idea

>I literally google the walmart corporate HR number and make this girl call to get her employee ID number

>with the W-2 finally in hand, the income actually checks out, so now on to proving where she lives

>the only fucking option is to see if this girl can log into her walmart debit card account, hope they have an option to print a statement, and hope the statement has her address on it

>now that we have her employee ID number, I hold her hand through setting up the online account access

>praise jim-bob, they DO have an account summary feature that prints a statement with a fucking address

>mom has the SS card

>last thing is insurance

>mom starts up being bitchy again, asks why i can't take her insurance card

>Me: "Ma'am, the bank doesn't want your insurance, they want proof that your daughter has insurance, on the car she's actually going to buy"

>this shuts her down for the moment

>of course, we now have to work through getting this fuck-tard insurance, as she has none

>I have a guy who is a broker, who helps me out on this type of shit, so i call him up, and get dipshit on the phone with her, with mom nearby to come to the rescue fro any hard questions

>he gets the personal info and the car info, and then I get back on the phone with him

>my guy gets her set up with some insurance (which mom is going to pay)

>amazingly, we have worked through the entire damn list of shit she has to provide

>we fax it all to the bank, and wait for the analyst to look it over and give us the OK

>here again, the mom starts trying to get salty with me

>"We you guys got to give her such a hard time about all this stuff! I never have to do this when I get a car!"

>explain that people with weak credit are subject to a different approval processes in comparison to people with strong credit

>also work in a little job that someone in their 30's should be able to provide basic information like their W-2 and proof of where they live

>this serves to shut her up again, and we mercifully get through paperwork in silence

--

>Guy in what I place to be his early 30's walks in

>wife beater, gold chains, cargo shorts hanging off his ass, the full professional job interview getup

>saw him park a.....let's say heavily modified Mitsubishi Evo in the parking lot.

>he wants to take a look at a 370Z we have out on the lot

>wants to trade the Evo towards it.

>given all the "tasteful" and "high quality" modifications, I get our inventory manager to go look at his trade while I take him out to look at the 370

>he wants to test drive it because of course he does, so I get us a plate and take him on the shortest possible test drive route I can manage

>he stalls 3 times

>when we finally get back to the lot, I send him to my office to set down and go out to meet my manager looking voer his trade.

>my manager is already laughing when I walk up, and tells me to watch this

>he starts the car, and it manages to just barely rumble to life.

>he then rolls the key all the way back, and pulls it out of the ignition

>the car is still fucking running

>only we he could get it to turn off was to stall it out

>jesus_chirst.exe

>manager goes to look at wholesale numbers, and I walk back to my office.

>so, manager finally comes up with a number of 6 grand from this guys trade in

>next step is to figure out what the hell he owes on it

>go back and ask him when and where he bought it

>It was this place down in Charlotte man, I don't remember the name

>has no idea where he bought it

>ask him what he payed for it
>Him: “yeah man, all I really know is what I pay a month for it, don’t really know what the actual price was”
>No idea what he actually payed for it
>afraid of the answer, I ask him what he actually pays a month for the car
>fucking 755 dollars
>no way to get a real payoff because he doesn’t remember the dealership, has no idea what the actual bottom line was, or who holds the loan
>only way we can even get close is to pull his credit report, and see if the loan shows up on that
>So I ask the guy if he would be ok with us pulling his credit report to try and get a payoff, and he agrees
>his credit report has no fucking open car loan
>this guy bought this thing off a buy here, pay here lot that doesn’t even report to a credit bureau
>he has no loan paperwork
>can’t even tell me anything about where he sends his check to
>”yeah, my mom and dad actually take care of paying it, so I don’t really know anything about any of that man”
>tell him to get the info from his parents, and come back in, but that I doubt he could do anything
>given he bought this piece of shit from a BHPH, he’s probably 10 grand underwater on it even a year down the road

Daytime (April 2016)

>weekend starts off normal enough, get forwarded sales call about Toyota Tundra we have on lot
>answer call, it is woman calling to ask if we have the vehicle still available, which we do
>explains her husband is in market for a Tundra, and that they live about 3 hours away
>they are going to spend the next day looking at trucks, and will be working there way to dealerships farther and farther out if they don’t find one
>her husband wants to know if he can put down a deposit to hold the

truck, and if we would refund it if they end up buying one before they get to us
>we usually don’t do refundable deposits, but we haven’t had much interest in this truck, so I go ask a sales manager if they want to work something out
>we agree to take a \$100 refundable deposit on the truck, provided they contact us within the next 24 hours about wanting to see it or not, to hold it for him
>figure they will probably never make it out to us, seeing as we were the absolute last stop, but hey who knows
>skip ahead to the next day, and my cell phone rings, and it’s the wife again
>her tone already sounds....strained, over the phone
>she is calling to say they are on the way in to see truck, that they did in fact make it all the way out to us
>I tell them that’s fine, I go run the truck through the car wash to blast the pollen off, and park it up next to the showroom for when they get there
>already, my bullshit detector is going off
>a Tundra isn’t a hard truck to find, the only reason you drive out 3 hours in NC is because you are super picky, or tossing out of the ballpark lowball offers
>neither was something I was particularly in the mood to deal with
>god help me if it turned out to be both (foreshadowing alert)
>but just about a half hour later, I see a car pull up, and my customers get out
>fucking_boomers.exe
>now at this point I should back up and tell you a little bit about the truck they are coming to look at
>it’s a 4WD black, 4.7L Tundra double cab, no fancy options (cloth seats, regular radio, no fancy exterior add ons)
>now this particular truck books out to just under 32,000 on NADA
>We have it listed on our website and on the lot for 30,599
>anyway, back to the boomers
>the wife sounds even more agitated now than she did earlier
>husband want to go straight out to look at the truck, wife follows along with a class 5 scowl on her face

>so boomer husband immediately goes into nitpicking shit
>starts grumbling about every small scratch he sees.
>asks me to pull the truck out for him which I do
>using my watch I time him, he spends 19 minutes underneath the truck poking around
>fairly obvious after the first 90 seconds he has no idea what the fuck he's doing, or what to even look for
>finally gets out from under the truck, and asks to see the keys so he can turn it on
>give him keys, give him standard line I give to everyone regarding please keep it in park, if you wanna test drive it I have to pull it off the lot
>anyways, he cranks it, then proceeds to spend 11 minutes looking around the engine bay, then about another 10 inside the cab looking over every single dial and switch
>he asks his wife to get in, I assume to see what she thinks of the space, and proceeds to close the door and try and just drive the fuck off
>literally have to step in front of the truck and slap the hood to get him to stop
>he opens the the door and says "Well I am obviously going to want to drive it" line that's just fucking dripping with attitude
>again explain he can't drive it off the lot, and that I need to copy his DL and get us a dealer plate
>again I get "do you really need to do that just for me to drive it?"
>even his fucking wife rolls her eyes
>so I finally get his DL, and a plate, and we drive this thing
>so during the test drive, I put my small talk game to use and try and figure out what the fuck brought them out 3 hours, although I am pretty sure I know
>wife spills all the beans for me anyway, so I didn't even have to prod him that much
>husband has been looking for a Tundra for over a year
>always finds something wrong with every truck he goes to look at, or in her words 'can't make a deal'
>he_is_gonna_try_and_lowball.tiff
>they have been SEVEN dealerships today, starting at 8am, and have worked 3 hours east across the state

>at this point ladies and gentleman, I already know this sale is dead. he's not going to buy a truck from me (or anyone)
>this guy represents a special type of 'born in hell' customer to sales people (who usually, but not always are boomers)
>this customer gets the idea in his head about once every year that he wants a car
>he goes out, wastes a tremendous amount of time (both his and salespeople's) looking at cars, but never buys anything.
>the cycle can go on for years, hell, even decades. I've dealt with people who had been 'trying to buy' a certain car for over 10 years. It's straight insanity
>but my point being, I have dealt with this sort of turd burgler before, and at this point, I just want to minimize my lost time
>husband stays mostly quiet on the test drive, being a newer model Tundra, at has nothing wrong with it, so he doesn't even have anything to mumble about here
>we get back from the test drive, and the husband say 'go get a number from your manager'
>eat_shit_and_die_motherfucker.gif
>anyways, I go in and grab a coke, grab my favorite sales manager, and tell him about this clown
>now see, as people who've been in my threads before now, my dealerships trusts me enough to write my own deal,
>I don't have to take the price to the sales manager unless I am trying to do something straight up crazy
>had mr boomer bothered to engage me in civil conversation for 20 seconds, we could have gone to my office and talked about a price
>but his 'fetch me a price millennial scum' routine meant he was now gonna get to wait till I finished my zesty beverage whilst shit talking him to my co-worker
>my sales manager has dealt with this exact same sort of dip shit as well, and since we both know he's gonna invent a reason not to buy, we decide to have a giggle
>manager gives me the ok to toss him a super low offer, just to watch him squirm
>now remember, this truck booked out at 32K. We have it listed at 30.5K

>I write up a buyer's order for this truck for 25 GRAND...OUT THE DOOR : duck out and slip into the next office to ease drop

>I'm taking him an offer that's a solid 8-9 grand under value, on a truck : >the wife literally lets him have it with both barrels, telling him that he's being to picky, and wasted too much time

that legitimately has no real issues

>I am going to set his inner jew to battle against his inner boomer-time-wasting-scum-ness : >tells him that's the best price he's gotten in a year, and that if he doesn't buy this truck, that's it, she's done, she's not dragging along to another car lot

>he already has his game face on when I get back to office, but I am all smiles : >he is throwing out every single excuse he can muster

>Him: "took you guy long enough, you better have a great offer on that piece of paper" : >well he doesn't want to use our financing

>Me: "Oh we are highly motivated to sell the truck mr Boomer, I think you will find it extremely competitive" : >he hasn't called there bank yet

>I set the offer on the desk and slide it across to him, and watch both him and his wife go bug-eyed when they see it : >he doesn't want to get his credit pulled

>welcome_to_the_fucking_show.gif : >wife is literally almost screaming at him, says she can't take it, and storms out to use the bathroom

>he literally starts to stutter trying to talk back to me : >I then dip out of the other office to bump into her in the hallway, and ask how the conversation is going

>I keep my foot on the gas : >she repeats to me the rant I overheard her giving to him about how this IS the best offer he's got, and she's done with his bullshit if he doesn't take it

>Me: "As you can see, we have an extremely competitive offer for you. Would you like me to draw of the finance contract, or are you planning to pay cash?" : >while she goes into the bathroom, I swing back into the office and get back to business with him

>he sort of pulls his composure back, and mumbles that he is going to use his own bank, but that he 'isn't settled on that price' : >he asks me will I hold the car for a week while he checks with his bank

>Me: "Oh, the price? well sir as I am sure you know that truck books out for about 32 grand, we have you out the door for 25, what is there to discuss??" : >tell him I will not, but that if he wants to refinance with his bank after buying, we'll absorb the interest for him

>he is back peddling HARD : >I can literally see the two halves of his personality waging way inside his head

>Him "Well, just, with the things I saw on the truck...I am prepared to make you an offer at 22 thousand" : >he's literally sweating like he just ran 5 miles

>His wife literally can't even deal at this point and smacks him on the leg : >as strong a battle as it was, his boomer-ness wins out

>Her: That's the lowest offer you've gotten in a year! : >he finally gives me the "well I just don't think this is the right truck, at any price"

>I am now watching a man drown on dry land : >then launches into speech about how he might not even get a truck, blah blah, the car we have is in good shape, no payment blah blah

>Him: "Well...I'm just not sure it was the best deal I've seen" : >the typical nonsense you get from people who were never going to buy anything in the first place

>Me: "Sir, if you'd seen a better deal, you would have bought it, right? Surely you wouldn't have come three hours to see me" : >his wife comes back, asks him point blank if he's going to get it, and says "you're done" when he says no

>Me: "The reason you're here is because you DIDN'T see a better deal. Now what do you say we look at the financing" : >wife takes my card, thanks me for my time

>at this point, his wife asks us to give them a minute to talk it over, so I : >mr boomer doesn't even give me a thank you before he heads back out

the door

Fucked Up Credit (May 2016)

>slow afternoon walking around the showroom, thinking of going out and dicking around in 2015 Colorado we took in on trade

>never get the chance, as I see a beaten, battered, ragged ass Sentra pull into the parking lot

>3 black ladies pile out of the car. I don't know what the hell it is, but black women ALWAYS come to buy a car in a pack, never alone

>no one else is around, might as well go up and introduce myself and see if this has any potential

>quickly find out that the roughest looking of the three ladies is looking for a car, and she brought her mother and sister along for the ride

>just for reference, the girl looking to buy a car is in her late 20's, 29 I think. Sister is a few years older. Mom is in her 60's

>Quickly get to asking my basic questions: what's the budget? what have you seen that you like? how soon are you looking to do something?

>older sister starts answering all my questions, which is never a good sign, but they seem like they are looking to do something today

>sister gives a modest budget of 300 a month, says they do have some money to put down, and she just needs a good, basic 4 door car

>I roll the dice and walk with them out to the lot, and quickly regret it

>they immediately stroll over to our luxury cars, and start opening up/getting into/going over every single one in turn

>basically, they go up to a car, get in, spend 5 minutes spewing the typical 'ohh muh gawd girrrr!, dis is me, dis is ME!' then ask me if I think they could get it for 300 a month

>I let this go on for about 4 cars before I step in and redirect the situation

>I tell them that they really don't need to waste time looking at anything over 15,000, as it will put them over the budget

>the daughter who is buying whips around and gives me a class 3 black bitch face

>Her: "what you mean only FIF-teen hunna dallas?!"

>Her: "I knows people gettin dez kinna carz fuh 300 a month!"

>jesus_christ_my_lord_and_savior.mp4

>I matrix the question a little bit and tell her I figure the payment around an average interest rate, minus what she said she wanted to put down

>this is where she hits me with the "Oh don't yuz worry bout credit! I knows muh credit iz gud!"

>spoiler alert: her credit? Not so good. I'm sure everyone is shocked, but let me get back to things

>So at this point, I know from experience the best thing to do is to just let her dream, pick a car, then let the financing knock her ass back to reality.

>You can't unteach ghetto-learned financing out on the lot.

>You have to let reality smack people like this in the face after they see a bank want thousands down and still give them a 500+ a month payment

>THEN, after this shit is all up in their sinuses, you can slide them back to something they might actually be able to afford, and close them

>So, I let them ooze all over the luxury cars till the daughter lands on a new-ish BMW 3 series with a 20K sticker price.

>After her, the mom, and the sister all agree that 'this is her shit', I direct them back inside so we can actually get some finance information

>sit them down in the office, and the mom starts in with 'so what kinda deal u gonna giv muh dawter?!"

>basically manage to stiff arm her, and say that the first thing we need to do is get the bank on board, and I "will work with the price to get them a payment that makes them happy"

>it's a good enough line of bullshit that she buys it, and I avoid wasting even more time trying to negotiate with these fucks on a car I know they can't buy

>so I start getting the daughters info...

>the daughter lives at home with mom (this will become important later)

>she is unemployed

>her only income is drawing disability for around 900 a month

>mom and sister both make it clear from the start they aren't going to co-sign (which is hilarious on the face, given her 'MUH CREDIT GUD!' song and dance earlier

>so I get in all the info, punch in the info for the car, and send this shit off to the banks

>Tier I, II, and III...decline

>Tier IV.....ALSO DECLINE

>holy_shit_balls.exe
 >it's been FOREVER since I've seen someone get flat out declined
 >usually one of the tier III or tier IV banks will at least make an offer. they might want a huge down payment, or have a huge APR, but they at least make an offer
 >getting declined outright means you have some truly epic fuck ups on your credit.
 >so I go back to the office and tell the trio they were declined on the BMW
 >all 3 start squawking at once, all bitching to various degrees about not getting the approval
 >I have to explain that the banks make the decision to extend a loan offer or not, and that I have no control over that
 >but, in an offer to calm the chimp out down, I tell them I will contact one of the lenders to see if there is anything we can do to get an approval
 >I pull the phone number for our tier iv bank, and call them up, give them the application number, and get routed to the analyst who looked at it.
 >the guy has to stifle a laugh when he pulled the application up on his side.
 >tells me her credit is absolute shit.
 >Only way they would offer an approval is on a 2015 model year car, less than 30K miles, less than 14K
 >I tell him she lives at home with mom, has no way to prove any stipulations other than her disability income
 >says they would only offer above loan on condition that a GPS tracker is fitted before she leaves the lot
 >we both have a giggle, and I ask guy if he can fax me a copy of the approval + her credit score over so I can lay this shit out
 >he agrees, 488 score
 >so, I now have in hand the only way this girl gets a car through us
 >can only be a used 2015
 >can't have more than 30K miles
 >can't be more than 14K out the door
 >we have to arrange for a GPS tracker to be fitted before she takes legal possession
 >I also have in hand her credit report with her busted ass 488 credit score.

>we actually have a used 2015 Hyundai Accent on the lot that I can get her into for under 14K out the door.
 >before I even go back to wade into this shit-bog, I write up the deal on the Accent
 >I put all the paperwork in order, get my clip board with the loan for the Hyundai, and walk back in
 >first things first, I put the credit report on the table, and walk through that
 >to give you the summarized version, I tell her that her credit is shit
 >next, I tell her the that only one bank is willing to offer her a loan
 >then I outline the conditions for getting that loan
 >then I take my clipboard with the contract for the accent and put it on the table
 >I tell her that's all I've got, she can take the hyundai, with 500 down, at 18% for 72 months, or keep kicking her can down the road
 >mom and daughter both have a look of utter defeat on their faces
 >mom keeps repeating "this ain't right, this just ain't right"
 >I finally look up and ask her directly "what isn't right ma'am"
 >Her: "Just, dis, y'all only given us one option, dat intrress rate, dis just isn't right"
 >Me: And you are more than welcome to seek a better deal elsewhere ma'am, but if you want a car from us, this is what's on the table, and it won't be here tomorrow.
 --
 So to give you a little context, we took this god awful VW GTi in on trade a couple weeks back. Shitty rolled fenders, lowered, cheap body kit, loud as fuck aftermarket exhaust, just riced all to fuck.
 >slow sunday when I see this red miata pull up in the parking lot
 >the guy who steps out is literally a walking dude-bro meme
 >short, spiked up hair cut
 >wife beater with gym shorts
 >tribal neck tattoo
 >the fucking whole nine yards
 >I know immediately he's gonna be interested in the fucking GTi

>also notice I am now alone in the showroom
 >walk up and say hi to the guy, holy shit, he wants to go take a look at the GTi
 >walk out, and this guy is already letting the “duuudes!” and “broooo!” fly to such a degree I am a bit light headed
 >we finally get out to the GTi, and dude-bro starts looking it over
 >he hasn’t even bought it yet, but has already launched into a story about how he has a friend who is gonna “hook him up with a sweet piggyback tune!”
 >he wants to drive it before we talk any sort of numbers because of course he does, so I go in and get us a plate
 >tell him up front that if he goes one mile over the speed limit, test drive is done, absolutely no stupid ass shit
 >to my surprise he manages to be absolutely terrible at driving a manual, stalls 7 times, so I never had to worry about skidz on the test drive
 >despite his stall-fest, dude-bro is still super excited about this haggard as fuck GTi. so we go back in to try and talk some numbers
 >first things first, I ask him about the Miata
 >he bought it from a buy here, pay here lot 6 months ago
 >of_course_he_fucking_did.tiff
 >it’s a sunday, so of course that place is close, and we have no way to get the payoff
 >dude_bro does not care, just wants to know if he can get approved on the GTi
 >says he has a friend interested in the Miata so he can take care of that on his own if he has to
 >so we pull together the application on the GTI
 >dude_bro lists his full time job as walmart stocker, with a part time job as a “DJ”
 >chuckling on the inside, I finish up the application, and send it off
 >again, he gets declined till we drop down to tier iv, and he gets two offers
 >the only one that is work-able, (since it doesn’t require him to prove income) is 25% APR, 500 down, 48 months, payment at 500 a month
 >these were his actual words: “due seriously they approved me?! Why the fuck would they approve me, that’s awesome, let’s do it!”

--

>he has the 500 buck, we work up the deal on the GTi, and he signs for it
 >leaves his Miata in our parking lot for a couple days
 >see him come back with a friend and they talk over shit in the parking lot, his friend drives away in the Miata
 >go out to say hi to the guy, he tells me he already got his friend to do the tune for him
 >look in car, every single fucking warning light that can be on, IS on.
 >his friend ‘promised’ to take over the payment on the Miata for him

>slow evening during the week, and see a Honda Accord pull into the parking lot, boomer and his boomer wife get out and walk in
 >right as I walk up to say hello, I can already tell this is going to be a teeth grinding encounter
 >he already has a look that says he’s annoyed that someone is coming up to great him
 >it’s like since I am going to say hello, he can’t get mad and complain later about not getting helped, so now he’s going to be an asshat because I’m saying hi
 >I literally get as far as “Hello, thanks for com...” before he cuts me off
 >Him: “Nevermind that, here is exactly what I want, I want a crew cab Tacoma, less than 50K miles, 4 wheel drive, one owner, no accidents, less than 10 grand
 >Him: “do you have it, yes or no?”
 >Me: “No sir, this is a car lot, not the make a wish foundation”
 >Him: “What the hell do you mean?”
 >Me: “No we don’t have that sir. No one will, what you just described is something that doesn’t exist, you can’t find that sort of truck at that price anywhere”
 >at this point his wife nudges him and mumbles a “I told you” that was just loud enough to make it obvious that she wanted both of us to hear it
 >boomer grumbles and barks at me to show him where all our trucks are parked, so i walk him to our truck row
 >again, ask him if he needs help with anything, again he barks back “if I needed any help, I would have asked for it”

>I seeth a little internally, walk back up to the front of the dealership, sit down inside a Wrangler, and watch Mr. Fuckstick walk through our truck sections

>now we do have a couple tacoma's and other small trucks, but nothing for under 10K because no decent condition small truck anywhere sells for under 10 grand

>I already know what's going to happen though, because asshat boomers are predictable

>he's going to want to come up and throw a bitch fit about everything being overpriced because that's what ever boomer EVER does after they go browse around

>So I hang tight in the wrangler watching him browse

>it's hilarious, because even from a distance, I can see him reading the stickers, then shouting angrily at his wife about the price

>I watch him walk all the way down our row of trucks, the all the way back up again, and then start his march back up to the front

>I step out of the wrangler and brace myself for the verbal taser that is coming

>as soon as he sees me it starts

>Him: "what the hell kinda nonsense are you people pulling with the price on these trucks?!"

>Me: "No idea what you mean sir, which truck were you referring to?"

>Him: "all of them! you have a Tacoma with 110K miles and you are asking 20 grand! No car with over 100 thousand miles is worth 20 grand!"

>proceeds to go through every truck that fits the criteria of what he wants, and find some reason for it to not be worth what it's priced at

>that's a base model!

>no one wants a long bed!

>you can't charge that for a truck that color!

>I finally step in and cut him short, ask him if he actually saw a truck he was interested in

>says there is, but that he isn't paying our highway robbery prices for it

>just for shits and giggles, I ask him what he thinks the truck is worth, and of course he throws out some hilarious low-ball number

>I tell him to follow me and we walk up to a computer and I pull up autotrader

>I put in the criteria for what it is he wants in the truck, set the distance to any, and run the search

>I then sort by price low to high, and point out that in the entire US, no Tacoma comes within 10 grand of the figure he just gave me

>my sarcastic ass then follows up with "Sir, what source is it exactly you are using to figure these values?"

>it's at this point I get the angry stutters boomers ALWAYS resort to when you call them out on bullshit.

>this guy though, he goes the extra mile

>Him: "listen here son, I've been around for a while, I don't need a computer to tell me what a car ought to cost, I KNOW what a fair price is"

>it's all I can do to keep it together at this point, I am a stressful mix of both frustrated yet amused with this asshat

>even his wife rolls her eyes at the "I KNOW WHAT IT SHOULD COST!" speech

>I circle back around to his lowball price and ask him has he found anywhere that has come close to meeting his offer

>of course he bluffs me and says yes, so I follow up immediately with the "so why didn't you buy that one?" line

>this dude is fuming at this point, and I have now crossed farther into the amused territory, so I am happy to keep playing this game as long as he is willing to stay

>again, he gives me some throw away line about knowing he could still get a better deal

>at this point his wife chimes in and mumbles "yeah, a better deal in your dreams"

>again, not MARY tier, but it was just enough of a burn to throw him off again

>he leaves, but this isn't the last I see of fuckstick McBoomer pants

>next day, Boomer and wife come back and he wants to look at one of the Tacoma's again

>again, he's still trying to do the old dance of pretending he isn't interested, even though he obviously is because he came back to look at it again

>so this time I actually go with him, and he starts to circle the truck like a fucking vulture

>here_we_fucking_go.jizz

>he's gonna start rattling off fucking nonsensical shit to try and debate the price
 >and of course that's exactly what he does.
 >small scratch in clear coat = repaint the whole door!
 >I don't like this brand of tire = 4 new tires for me!
 >very tiny dent on tailgate =new tailgate!
 >this is how things go for about 20 minutes before he turns to me and says "sso did you take notes, you going to get all this done for me?"
 >Me: "Nah chief, I think we're all in where we're at"
 >Him ".." he literally looks back at me slack jawed, as in 20 seconds of silence before he says anything
 >Me: "listen, it's a 10 year old truck, it's not going to be perfect, and we've already dropped the price on this truck twice (which was true)
 >Me: If you like it, then here it is, if not, then I understand
 >Him: "I've never payed asking price for any vehicle I have ever bought IN MY LIFE"
 >Me: "well if you want this truck, you're gonna have to chief"
 >he fake storms off to talk with his wife, all i can overhear from her is "just buy the fucking truck dave"
 >he comes back, salty as fuck, but agrees, strokes a check for full value , doesn't stop bitching the entire time

Final Thread (August 2016)

>get sent sales phone call from the front desk
 >get told it's an older guy talking about bringing in a classic car
 >here_we_fucking_go.exe
 >it's going to be a boomer who wants a million dollars over book for some clapped out piece of shit 'classic' that his wife is making him get rid of
 >pick up phone
 >oh it's a boomer
 >guy immediately launches into this long monologue about how he hopes he's finally talking to someone who wants his business
 >that he has a '72 Mustang he wants to trade towards a minivan (yup, minivan)
 >shouting about how no dealerships in town want to take his mustang as

trade, or those that do give me a lowball price
 >he wants to know if "I'm going to give him a gold medal deal" because he doesn't want to have to trailer his car back home anymore
 >gives me the very stereotypical "I know what I got" speech about his mustang, already throwing out prices I know are hysterically too high
 >so, to summarize
 >boomer has an old muscle car he has to bring in on a trailer (which means it probably doesn't run/isn't driveable)
 >already delusional about value
 >it's a car other dealerships obviously don't want anything to do with
 >at this point my goal is just to try and stop this guy from coming in and wasting a bunch of time just to leave angry again
 >stop him and this point and try to walk backwards through his stump speech
 >explain that traditional car dealerships are not the best places to deal with classic cars
 >if he really wants to explore getting top dollar for his car, he should be patient and try and sell it privately or explore a classic car
 >dealerships are not going to give near book values on classic because of the effort it takes to resell them (auction/consignment/holding them for months)
 >he drops the "I've tried to sell it privately, all i get are lowballers!" bomb on me
 >oh_god_kill_me_now.tiff
 >circle back around and explain to him again that a classic car auction would be the best venue for him given the values he is expecting
 >try and push a little in regards to just buying/financing a minivan without trying to trade his old Mustang in
 >he again gets off on tangent about how he's just not willing to "leave that much money on the table"
 >literally I have done everything but shout "leave your piece of shit old car at home fuck head, we don't want it" at him over the phone
 >he ends conversation saying he's going to put car on a trailer and bring it down because he really needs to make a deal
 >jesusssssssssss
 >so of course later that day, I see him come in,

>it's literally a fucking shitheap
>the car looks like it's been under a tarp out in the middle of a field for 30 years.
>interior is completely gone
>exterior is rusted and a mash of mismatched paint and bondo
>all 4 tires are flat
>trunk is full of water and 30 years worth of leaves
>now, you have to be wondering what this guy was throwing out for value on this car earlier when I was talking to him on the phone
>this crazy motherfucker was dropping 15-20 GRAND as what he "knew his vehicle was worth in it's current condition"
>again, I put in place a plan to just cut this bullshit off at the pass, I walk straight out to the parking lot, with the intention of never letting this guy make it to the showroom
>guy is in truck with his wife, who looks nice enough, I approach just as they get out and immediately ask him if this is the car he was talking about on the phone
>he says yes and does his best to start giving me the entire life story of this car as we stand in the parking lot, but I cut him off
>throw down as blunt as I can "Sir, as I stated over the phone, we are not going to offer premium prices on car like this. As the car is basically in an unsalvagable state, we'll offer you 75% of scrap value
>I literally see suns start to implode in his eyeballs
>he basically screams "SCRAP?!?" at me, I can see little flecks of spit flying out of his mouth
>his wife already has this "fucking christ, THIS AGAIN?" look on her face as she grabs his arm
>I endure a solid 90 second of him screaming about how every dealership in town thinks he's some idiot who was born yesterday
>also that I am some clueless kid who has no idea what I am looking at
>after he screams himself out, I square up with him, hold very direct eye contact and say "are you done?"
>fuck it, I quit in less than a month, not even in the mood to deal with this motherfucker today, after literally screaming at him to keep his shit at home
>I catch him off guard, so he just repeats it back to me, "Am I done?"

>Me: "Yes, because if you are, I am going to walk you through the reality check that you desperately need, and that no other dealership has taken the time to do"
>literally spend 10 solid minutes walking him through how car that's been under a tarp for 30 years and basically rotted away into nothing-ness is not worth 20 grand
>basically spell it out for him that he has an unsalvageable hulk of shit that is worth nothing, and never will be
>he actually waits out my entire explanation before he starts chewing at it again
>"don't give me that shit, I see what these cars go for at auction when you put a little work into them"
>"you guys will spend 2 weeks on this car and sell it for 50 grand!"
>he_really_is_this_stupid.js
>again have to explain that we, as a used car dealership, do not have the facilities to perform a frame off factory restoration of a completely destroyed car
>nor would it ever been remotely financially beneficial for us, as a car dealership, to buy a scrap car off someone and try and pay someone else to restore it
>it's like trying to explain to a 5 year old that Santa isn't real, and that the letter he wrote didn't really go to the north pole
>he mumbles something as his cell phone rings, and walks off to take the call
>his wife walks over and actually apologized for him without even a word
>explains that her son has already tried to tell him the car was worthless multiple times
>explains SHE also knows it' worthless, she actually worked in a dealership in the title/business office years and years ago
>she chuckles that he's like a smoker having to deal with the fact that years of smoking have given him lung cancer, as he's had a fantasy of restoring the car for 20 years
>when he finally comes back over she grabs him and pulls him to the back of the truck to talk
>i do my best to listen in without looking too obvious
>wife basically tells him to either take the damn thing to a scrap yard, or

give it to their youngest son, but she want's it gone
>he paces back and forth for like 15 minutes, but it looks like the wife has sold him on just crushing the thing or pawning it off, and just getting the minivan
>wife walks back up and asks me to show her the best Honda Odyssey we have, she needs a minivan for the grandkids.
>show her two, she picks the one that has the color she likes the most
>writes check for full value of the damn thing thing
>husband comes back for end of the sale and grumbles that he's going to take the shitpile to the other son's house that weekend

>really, I am just morbidly curious at how much they charged and what the monthly payment is, because I know there is no fucking way she is trading this car
>grab the bhph paperwork, and start thumbing through it
>literally don't even list a price
>it's just 300 dollars every 2 weeks, for a cougar with 168K on it
>write down VIN just for shiggles, go inside and run it
>prior flood/water
>prior frame
>300 dollars every 2 weeks

--
>see young-ish but very redneck white couple get out of a motherfucking 2000 Mercury Cougar
>realize I have never taken a cougar in on trade before as they walk in (not that you guys care, but thought I would throw it in)
>walk up and say hello, ask them what they are in to look at
>girl looks out towards the lot and says "I wanna Jeep! (and read that with as thick a mountain accent as you can pile on)
>roll my eyes internally and ask her what kind she is looking for
>Her: "I don't know what they called, but my friend squirrel (yup, she has a friend named squirrel, you read that correct) has that kind where you can take the top and doors off?
>Me: A Wrangler?
>Her: Yeah! I wants one of them!, you all got any?
>pic very related at this point, but I walk them out to show them the couple Wranglers we have onthe lot
>as we walk out, I ask her if she is looking to do anything with the cougar
>her: "Oh god yeah, my ex talked me into gettin that thing and I hate it, I can like, swap it for a Jeep, right?"
>fffffffffffffuckinnnnnnchrist.docx
>ask her how recently she got the Cougar
>has had it 2 months
>she got it from a local buy here, pay here dealer
>guy that is with her says the paperwork for it is in the glovebox, so I let them look at wranglers while I take the keys to go fetch the paperwork

>so now that i have established the trade is junk/hopless I decide to go out and make this chick do something or fucking kick rocks

>before I put everything back, also notice that the registration has 2 names

>...did she get her ex to co-sign on this car? Why would a BHPH require a co-signer? Point to further investigate when I get back out

>so I go back out and start the conversation like this: "So I noticed the registration has 2 names, did someone co-sign on the car for you when you bought it?"

>this chick launches into a straight out of jerry springer story about how her ex forced her to let him put his name on the car

>and he used that to keep her from leaving because he claimed he could come take the car

>and she wanted to leave because he beat her and used meth, and threatened to kill her dog if she left

>literally 20 minutes of listening to her complain about how white trash her white trash relationship was

>after we get by that, I explain to her that she can't trade the car in, no matter what the value is, without the ex present because he's on the registration

>this is another 10 minute rant about how he's still controlling her life even after she got away from him

>the guy, who I assume is the current boyfriend, just spits into his dip cup while she rants through all this stuff

>after she gets all that out, I steer things back to the Wrangler so I can make these people get the fuck out

>she wants to know if she could get a 24 grand Wrangler for under 200 a month

>complains that she doesn't like 'making 2 payments a month'

>explain to her that no, she couldn't get it for that, and that in fact she'd likely end up paying more than 600 a month for that wrangler, provided she could even get approved

>she wants to run a credit application anyway

>ooooh boy here we go.

>throw together application

>asks me if she can count selling weed/pills on the side as extra income,

in a serious way

>long story short, she gets declined by everyone, but I call the tier IV lender to ask how bad the report actually is

>her credit is literally sub-400

>over 15 grand of credit card debt write off, and 2 repo's within the last 3 years

>buy here, pay here still gave her a car for 300 every 2 weeks

>tell her she has to get someone to co-sign

>current boyfriend with spit cup looks over and says "don't even think about asking me"

>at least that guy had some common sense

--

>guys walks into showroom looking around nervously like he expects the police to bust in at any moment

>he's holding a tennis racquet in one hand, and had a backpack thrown over one shoulder.

>go up to guy and ask him if I can help him with anything

>first off, dude is legit cucu for coco puffs crazy

>starts talking to me about how he needs to find a vehicle he can live out of because hillary clinton is going to take his apartment if he gets elected

>literally asking me questions about putting an AC unit and a porta potty in a ford van

>opens up his backpack and pulls out customer trump flyers he had printed up

>they literally say Trump is a direct descendent of jesus christ and that people have to vote for him

>has hillary's head halfway warped into a reptilian

>runs around lot on his own looking underneath all our cars for god only knows what

>one of the other salespeople is legit freaking out worried he's going to come in a shoot up the place and calls the cop

>local cop shows up, and ends up chasing guy across our lot until he trips and falls, tries to keep cop at bay with his tennis racket

>ends up being like the 7th call they have had on this guy in a week,

he shows up at different business talking about a post-apocalyptic 'after hillary' world
 >cops think he's from a different county, went off his meds and wandered into ours
 >no one knows where he printed his custom trump hand outs
 >still shouted he was going to come back and buy a van from us from the police cruiser
 >he was suing his previous employer and was going to use mystical sovereign citizen powers to make them pay a 5 million dollar settlement

In The Valley of Bankruptcy (April 2014)

>Be at work, older black lady with 4 kids, all of different races, comes on the lot
 >Tells me she is looking for an SUV, must have 3rd row seats and a DVD system, has 5 kids she tows around
 >Show her what we have that might fit, she lands on a 2013 Tahoe LTZ we have for 45,000
 >I am immediately skeptical as this lady doesn't look like she has 4 dollars to buy a value meal from McDonalds
 >She asks for a test drive, say sure, we drive it, she likes, wants to come back and talk numbers
 >we get to my office to start talking numbers, so I try and find out about her situation
 >she is in active bankruptcy, currently dealing with both a lawyer and federal bankruptcy judge
 >She has 3 cars, a 2013 Chrysler 300, 2010 Dodge Minivan, 2011 Chevy Malibu
 >Find out all the kids she is towing around were adopted
 >her only income is the federal adoption support money she receives every month, plus child support from her divorced husband, she has no job
 >Lets recap, a women who's only income is federal adoption assistance and child support, who currently owns 3 new-ish cars that are all fine, who is currently going through bankruptcy, is trying to buy ANOTHER car, and not just something small and cheap, but a 2013 fully loaded

Tahoe
 >You know what, fuck it lady, you've wasted my time, lets run a finance app
 >plug all her info in, send that shit to the banks
 >declined
 >declined
 >declined
 >declined
 >declined
 >Our Tier IV, Jesus take the wheel, you have absolute shit/no credit lender pops up as the last bank to take a look
 >They don't immediately decline it, they sit and look at it for almost 20 minutes until finally.....
 >Approved-Conditional
 >I pull up the approval to see what the banks conditions are going to be
 >Proof of income
 >proof of residence,
 >10 personal references,
 >proof of a cell phone,
 >notarized letter from her bankruptcy lawyer stating he will allow her to add additional debt
 >she has to trade in all 3 of her vehicles
 >she can't finance more than 20K out the door
 >28.9 APR
 >This lady jumps up like she just won the fucking mega millions lottery
 >I ask her if she thinks we can put all this together, because honestly, I am thinking their is no fucking way she is going to be able to do all this
 >She gets a copy of everything she needs, says she is headed to her lawyers office
 >is back within an hour with a notarized letter from her lawyer granting permission to take on the loan
 >She provides 10 references, which the bank calls and verifies
 >brings in her cell phone bill
 >we appraise all 3 of her cars, some how, and I have no fucking IDEA how, she is slightly positive on all 3, so we don't carry over any negative equity

>she basically needs to cough up 10K cash to get under the max amount financed to take the loan
 >she says has it in cash, admits she is keeping a reserve of cash hidden from the court for the bankruptcy hearing
 >we send everything in to the lender
 >they give us the green light
 >I actually sell a lady in active bankruptcy a fucking 2013 Chevy Tahoe

--

>well dressed black guy comes in wanting to look at a 2008 BMW 5 Series, has younger black lady with him who is his fiance
 >Is the general manager fro a CVS, is trading in a 2000's Maxima towards the the 5 series
 >he owes 12K, we offer him 6K, so he has a little negative equity, but not impossible
 >He likes the 5 series, is ready to buy, so we go back in and get the paperwork rolling
 >His fiance leaves, we keep going, he gets real jumpy when we get to the trade in part, keeps asking me if the trade will be a problem
 >*ring ring* Buisness office calls me, there is a problem with the trade
 >Go back, the trade in has 2 names on the title, his, and another ladies, I say must be his fiance, if you can pull the info, we should be good
 >Go back, tell him the other name was on the trade, dude starts getting rela froggy
 >other name is his ex wife, with whom he is still going through divorce proceedings, current GF/fiance has no idea this guy was/is married
 >basically tell this guy nothing we can do without her to sign over the trade, or without a signed power of attorney form
 >Forgot to get back in touch with business office, and his finance has come back to myoffice
 >girl from the business office comes out, tells us she was unable to get into contact with Miss derp, the other person on the title
 >Fiance pulls the classic black lady "who the hell is Miss Derp, Jordan?!"
 >Guy is full deer in headlights mode, has no idea what to say, his girl drags him out of the dealership still bitching the whole time

>the still calls me every week looking fro a BMW, just has to wait fro his divorce to finish
 >mfw I hope I actually get to sell this guy a car because his melt down was hilarious

--

>young couple comes in with huge as fuck dodge truck
 >they are in late 20's, husband bought fuck huge truck when they first got married
 >now between rent and gas, they can't afford the truck, need to downsize into something more practical
 >guy is like 12K upside down in his truck (fuck huge trucks ALWAYS have negative equity, never fails)
 >Suggest looking at a Honda/Toyota in the 10K range, as a sensible family sedan that will be cheaper to own
 >wife spots a smart car, will noootttttt stop talking about it, hen pecks husband into test drive
 >comes back, girl loves it, husband hates it, makes him run an app on the Smart car
 >They role 12K of negative over into a smart car that we had sticker'd for 10K, so they basically bought the cat twice
 >get approved at 22% APR, wife goes whipped mode to get husband to agree to taking the smart car
 >this happened about 2 months ago, they come back in last week sometime
 >wife is preggo, they now need a vehicle that can hold more than 2 people
 >22K + interest means they are hopelessly underwater on the smart car, no way they can even think about trading it in until it is almost payed off
 >now have a kid on the way, and a smart as their only means of transportation.
 > basically told them to buy a 1K shitbox off of CL and pray for the best
 >After 2 months, wide had already trashed the interior of the Smart

When Stereotypes Come True (April 2014)

>be me, killing time in showroom because it's raining outside and no one is looking at cars
 >see lady pull up in older Toyota Camry, get out, walk towards showroom
 >older 40's, late 50's, has short, almost buzzlike haircut,
 >can see upwards of 10 bumper stickers on the back of her Camry from inside showroom
 >has gay pride magnet on rear quarter panel
 >initial customer assessment complete, 98% probability this is going to be a Subaru customer
 >walk over to computer, begin to see if we have any on the lot while waiting for lady to make it inside
 >co-worker derp walks over, asks "Longpost, what are you looking up?"
 >Me: "Seeing if we have any Subaru's, this lady is going to ask for one."
 >co-worker: "What, how do you know she's gonna ask one for one?"
 >Me: "20 bucks, she walks in, asks me if we have any Subaru, if the word 'Forester' comes out of her mouth, you buy me lunch for a week"
 >Co-worker "Your crazy man, its a deal"
 >lady walks in, I walk up to greet her, ask her what brings her in on such a rainy day
 >First words out of her mouth are "Well I am really hoping you have a Subaru Forester"
 >All my self control not to bust out laughing like a crazy person right on the spot
 >Co worker is starring in disbelief as I continue to talk to her
 >about an hour later, I sell her a 2010 Subaru Forester Premium
 >Got a weeks worth of free lunch

A Man and His Miata (May 2014)

>be today, older guy walks into the dealership
 >Looks to be in his 80's, asks if we have any Miatas on the lot
 >Look up inventory, we have a manual 2008, asks if he wants to see it, says he does
 >get out on the lot and start talking to the dude

>He is 87, spent 20 years in the army special forces as a paratrooper
 >retired from the military, taught high school science for another couple decades before finally retiring for good
 >has owned like 50+ cars in his life, says the best/favorite car he ever owned was a FC RX-7 he had before getting married and having kids
 >says he is getting old, wife passed, kids are grown, and he wants a car that reminds him of the RX-7 before he dies
 >says he tried the RX-8 but didn't like it, also tried a BRZ/FR-S but this is prolly going to be his last car ever and he really wants a convertible
 >Likes the look/feel of the Miata we have, wants to test drive it
 >"oh god, 87 year old man trying to drive a stick, this is how I die"
 >Get on test drive, old man is a pro at driving stick, takes it out on a couple of twisty roads and tears it up
 >impressed/10, old guy can drive
 >get back, guy really likes the car, says it reminds him of his old RX-7 in all the ways he hoped it would
 >go inside, guy is worried he might not get approved, but has amazing credit so he gets a 1.95% with no money down
 >"works for me longpost guy, this loan will probably outlive me anyway!"
 >get the car detailed, old guy is pumped as hell to take it home, thanks me for all my help
 >actually super happy that this old guy found a car he really enjoys and can have fun with it in his golden years

Mother's Day (May 2014)

>be me at work today
 >we have a 2014 black CLS 550 we picked up for a steal at auction last week
 >son and his elderly mother come
 >son is an investment banker, mother was a teacher for 44 years
 >son is looking to get his mom a car, she has a ratty older Maxima, has never really had a nice car in her life
 >had always dreamed of owning a nice Mercedes or BMW
 >mom sees the CLS and falls in love
 >we take it for a test drive and she loves it even more

>son puts the brakes on it, says the price tag is going to be too much, sells her on a newer Maxima instead
 >says they have a couple other places to look, he will call me later
 >hour later son comes back by himself, tells me to run the numbers of the CLS
 >has a check 45K to put up as a down payment, says he wanted it to be a surprise
 >he gets amazing approval, we write everything up, he calls his mom and tells her to come see the new "Maxima" he just bought her
 >mom shows up and gets surprised with the CLS when she gets to dealership
 >tears, tears everywhere

A Tale of Two Credit Scores (May 2014)

>27 year old girl comes in looking to trade up to a nicer car
 >Has a 2013 4 door civic, she bought new with 10K miles on it
 >she is tired of how plain it is, wants something a bit more upscale
 >Show her a 2014 C250 we have that has 5K miles on it, better features than her civic, she falls in love
 >we appraise her Civic, she still owes about 20K on it, best we can stretch on trade in offer is 16K, so she has 4K of negative equity to roll
 >get to credit application, negative equity already has me feeling skeptical
 >works full time as a dog groomer for Petco, been her only job since she was 18, still lives at home
 >oh_god_29%_APR_here_WE_Come.tiff
 >Wells Fargo picks up the offer at 1.95% APR, takes all 4K of the negative equity, requires no down payment, her Fico score is low 800's
 >I absorb the fact that a 27 year old girl with only a GED giving hair cuts to dogs has better credit than 90% of the people I deal with everyday
 >look over her report, it is spotless, debt to income ratio is perfect, credit utilization is perfect, no late/missed payments in 7 years, APR on her Civic is 0.95%
 >girl has complete spreadsheet of her income and expenditures, spends a whole hour looking over numbers with me to make sure she can manage the monthly payment

>everything checks out, she trades in the civic, buys the C250, leaves completely happy
 --
 >40+ year old woman comes in, wants to buy a luxury car for herself
 >extremely stuck up attitude, shopping as though she could write a check to buy the whole dealership
 >spends 3 hours complaining about anything and everything on every single car she looks at
 >finally lands on an Audi A8 we have for around 45K, finally convince her to go talk some numbers
 >start putting together her credit application
 >works as a wholesale buyer for a floral company, is making 18K a month, is going to put 15K down on the car
 >has lived at the same address for 15 years, been working her job for just as long, on paper everything looks perfect
 >transmit to the bank, relieved that at least she will be easy enough to walk through the financing
 >Our Tier I lenders bounce it
 >Our Tier II lenders fucking pass on it
 >Our TIER III lenders say "fuck no"
 >my jaw is on the floor as our Tier IV lender finally sends back an offer
 >they want 22K down, still only offering 28.9% APR on a 72 month loan
 >There_Is_No_fucking_way.jpg
 >Its so abnormal, I actually get on the phone and call our lender, sure that some sort of mistake has been made
 >I get the actual bank analyst on the phone, ask him what the fuck is up
 >her credit score is 480, she IS bringing home 18K a month, but is amassing between 6-8K in credit card debt every month for the past 18 months
 >every line of credit is almost maxed, missed payments everywhere, late payments everywhere, defaults everywhere
 >Husbands credit is just as fucked, between the two of them, they could barely finance a damn candy bar

A Fistful of Dollars (June 2014)

>Be me at work this evening, things are rather slow, see someone pull up on lot in a beat to hell Toyota Matrix

>Extremely overweight white chick gets out, she is white trash as all hell, looks mid 30's, has 3 kids with her all screaming their heads off

>"welp, looks like here I go wasting my evening.exe"

>she walks in, wants to go look at minivans, 3 kids still screaming their heads off (oldest one was like 5, youngest was maybe 2)

>she literally wants to look at every single minivan we have on the lot, and we have about 25

>start quizzing her as we go through the processes of looking at all these fucking vans

>she's gonna trade in her Matrix, she gets child support, says she is working a temp job, so maybe we have some possibilities here

>she proceeds to be an obnoxious ass picking apart every single minivan we have, basically acting like she has the money to buy anything she wants

>After 2 fucking hours, she finally settles on a 2009 Honda Odyssey, I get her to agree to come in and run a credit app so i can figure if the deal has any life in it at all

>go to plug in her info, suddenly the temp job becomes "oh well I quit a year ago when I had my third kid, so I actually haven't worked in a year"

>child support becomes "oh well it's not anything official, my baby daddy just gives me money when I ask him for help."

>lets recap, a woman with NO JOB and NO INCOME is sitting in front of me, with a serious expectation that she is going to finance a minivan

>with hardened, soulless, unflinching gaze of a man who no longer gives any level of fuck, I click "transmit"

>Tier I decline

>Tier II decline

>Tier III decline

>Tier IV.....appcon-please call

>out tier IV lender doesn't flat out refuse it, the loan analyst wants us to actually call so he can get more information on the situation

>at this point, I had expected things to be dead on the floor, so with nothing to lose, I pick up the phone....

>the loan analyst and I exchange pleasantries before cutting to the heart of the matter

>"so....she doesn't have any income...at all?"

>I explain what she told me about her temp job, and her baby daddy situation, fully expecting to be met with laughter on the other end of the phone

>instead I hear a thoughtful "hmmmmm...." as this man seems to be giving this situation serious contemplation

>"well, she hasn't worked in a year....but she's never missed a payment on her Matrix, so she has to be getting money somewhere..." is his eventual reply

>"yeah, but there is no way she is going to be able to prove income man, so unless...."

>the bank officer cuts me off with a "hold on let me get my supervisors opinion"

>I wait, at this point frankly speechless, on the other end of the line for his return

>after 10 minutes he returns to line with an offer, 72 months, 28.9% APR< she has to trade her Matrix, 100 dollar down payment, no proof of income required"

>With no idea what to expect when I return to my office, I present this obnoxious shit head with what might be the absolute worst financial decision I can imagine anyone anywhere on earth making

>so of course she says yes without batting an eye, and I even up-sell a warranty and GAP insurance

--

>see van pull up, black kid in a rent a center shirt hops out and comes in

>says he wants to get a car, is shopping for something cheap, likes Hyundai's

>he finally finds a Sonata that he likes, we go to put together his credit app

>he says he is going to list his father a as a co-signer, and I tell him that his dad has to be present to give me the info

>at this point, the kid tells me his dad has advanced MS, can't walk, can't really talk well, or sign papers, but his stepmom has a power of attorney to sign for his father

>stepmom comes in, is 30-something black lady, walking conglomeration of every negative black stereotype you can imagine

>very quickly becomes apparent she is blowing through this disabled mans money as fast as she can spend it, immediately flips out that the Sonota we picked out isn't good enough for her boy

>makes him run credit on a 25K Sonata Limited that practically triples the payment

>partner with one of the managers, as the entire situation just doesn't feel right with me, our manager actually calls the company lawyer

>lawyer looks over everything, says that as sleazy as it sounds, legally everything is in the clear, the stepmom has power of attorney to sign the credit app/paperwork for the husband

>they pull the trigger on a car that I already know is going to get repo's in 2 months, as the payment is 200 more than this kid makes at his job in a month

>can not even imagine the true shitstorm this lady is truly creating for herself and her kid

--

>See a family of three of come in, they pull up in a rental car, which is usually a good sign for a sale

>Dad comes in, says his car recently got totaled, was a 1994 Mustang he had since it was new, he wants to get another

>We walk out on the lot to see the Mustangs we have, wife is already in his ear bitching about why he has to get another "toy car"

>I try and stay focused on the dad, wife is non stop bitch mode about why he has to get another car like a mustang

>Why does it have to be something for you?! Why can't you get something for me and the fmaily to enjoy

>Wife constantly tries to pull him over to look at BMW convertible...for the family

>Husband has admirable focus, find out drunk driver T-boned his car, he finds great looking blue V8 2010 stick shift

>Wife continues to bitch the entire way inside that he wouldn't go look at the BMW

>Once we get inside, wife forces herself onto the credit app for the car with husband, throws complete bitch fit at any idea of him going alone

>gets a terrible offer with the wife on, but income from the both of them looks good, so it's likely a credit history situaiton

>try and break down the situation, get cutoff by wife, quickly realize the wife is just trying to pull a power play by getting on the loan

>she is rushing the husband, trying to convince him that HIS credit is awful, and her credit is the only reason he is getting an offer

>her rant is basically "look, see that rate, your credit is awful, if you get anything it will be because of me, and since that is the case, I want a say in what we get"

>fuck this bitch, I am getting to the bottom of this, so while they argue, I head to the back office to give the bank a call..

>get online with the bank officer, ask him what it is about the application that is putting the terms in the ditch

>bank officer explains that while the husband is strong, the wife has absolutely atrocious credit, that if the husband went alone, he'd get a great offer

>officer says it looks like the husband might have had some credit issues in the past, but everything current is rock solid

>wife is overspending every month, debt to income is astronomical, credit score is barely 600

>loan officer asks if I would like for him to fax over the credit report so the customers can look it over themsleves

>It's all my composure not to yell "holy fuck yes, ride that fucker over on horseback if you have to just get that nitch to me"

>lender faxes credit reports over, I fold them up, walk back to my office and wait for the right moment to break up this argument

>Next time wife brings up the credit situation, I strike

>"well actually ma'am, the bank was kind enough to fax over a free credit report for the both of you guys, here yah go!"

>I strategically hand both of them to the husband, and throw up my WPT best poker face as he reads them

>And there it was, the spark, that little flame of awareness that lights in the corner of someones eyes when they finally put the pieces together

>Husband asks me to give them a moment

>15 minutes later we are running the app with just the husband, as the wife sits in complete silence

>he gets approved at 1.95, is beyond happy over the car, can't stop smiling and talking like a little kid the whole way through signing paperwork

>he and his son take the Mustang home together, wife drives home in the rental car

--

>Young-ish black kid comes in with girlfriend looking to get a car

>he and girlfriend are 100% trash, but the kid isn't looking at anything to extravagant so I hold out

>kid settles on a Chrysler (oh god, what a surprise!) 200 limited for around 15K

>we set in my office, throw together the credit application, and send it out

>our tier III lender picks it up, hits for 750 down payment, proof of insurance, and SNN variance (means the SSN number he gave me isn't the number the credit bureau has on file)

>Explain what each means, the girl friend immediately starts into full chimp out

>"what you mean you need his social security card?? what the fuck we look like to you, mexican?! what the fuck, you tryin to say, we illegal?!"

>"what you think cause we black we got to prove everything, that is some bullshit, Tyrone lets get out of here!!"

>they leave, watch the boyfriend spend 30 minutes in the parking lot with the girlfriend, he comes back in and gets her to stay in the car

>he gets my card and says he'll be back when he loses the girl, comes back an hour later by himself with his mom

>his mom has his social, fuck head had transposed 2 numbers, which cleared the SNN issue up

>have to hold his hand through setting up insurance with Geico online, mom has to pay his first months insurance

>when we finally get paperwork signed, gf shows back up, immediately

starts with "oh my gawwwd Tyrone, you got it?! when you gonna let me drive baby??!"

--

>I had a young guy come in looking at a CR-Z

>dude worked part time as a shel stocker at a grocery store

>his only concern about the CR-Z was could he put a sub and an aftermarket stereo in it

>since he has never had a car loan before, he qualified for a first time buy incentive under our Tier II lender

>this kid is barely making 200 every two weeks, has no idea he needs insurance, literally just shaking his head yes

>I can tell the minute we pull out paperwork this kid has literally zero idea what is going on, all he knows is that I told him he could buy a car

>I take an hour to sit and talk with this kid to walk him through everything, what the loan is actually going to cost him over 5 years

>explain to him what credit is and how badly it will fuck him up if the car goes back

>literally work out his personal finances on a piece of paper to show him he doesn't have the money to afford the car

>kid pays absolutely no attention to any of it, still plows ahead and buys the car

>only concern is if I know a car audio place where he can get a killer sub put in

>3 months later on our Recon report, the car comes up as repo'd by bank

The Repo Men (June 2014)

>Be at work, mid-twenties chick drives up in Honda Civic and asks to look at an Infiniti we have on the lot

>Chick says she wants to upgrade into a nicer car, would like to trade in the civic

>go ahead and get the processes rolling on getting her trade in appraised, in the mean time we go to look at the Infiniti

>find one she likes, go back in to try and work on the numbers

>girl has no idea what her payoff on the car is, but tells me where she bought it (which is a local buy-here, pay-here, so that is red flag one)

>call back the info to our business office, they call over to the lot and try and get her payoff

>after like 30 minutes, they finally get the payoff into on the car, she is underwater by about 4 grand, and behind on payments (red flag two)

>being behind on payments isn't a deal breaker, just usually means the late charges/fees will be tacked on to the new loan

>so we get all the numbers together, fire it off to the bank, and she gets a tier III approval at 22% APR, 72 months, says yes with no hesitation

>awesome, looks like an easy enough sale, I walk back outside to drive her trade to the back lot of the dealership

>as soon as I get outside, I see a tan van right next to her car, with a guy sitting inside her car, another guy talking rapidly into a cell phone in the van

>both dudes start to freak as I yell at them and walk over to the car

>as it turns out, when our business office had called to get the pay off on the car from the local BHPH, they had sent there goon squad over to try and repossess the car before she could trade it in

>guy inside the car had used a valet key to get in, but was apparently having trouble with it starting the car

>at this point my yelling has attracted the attention of our manager, who is now walking outside with me to confront the dudes trying to repo this car

>Guy gets out of the car, both of them start to walk towards us yelling, shit is full on TruTV

>Guys immediately default to threatening us if we don't let them take the car

>my manager whisper to me "trade papers, I will stall"

>I fly back into the dealership, get a hold of my customer, and push the trade in papers in front of her at light speed

>in the mean time my manager is outside stalling the fuck out of these dumb as fuck repo guys

>thankfully, since they had left in a rush to try and get to our lot before the lady sold her car, they had left all paperwork

>repo guys are on their cell phones trying to get the BHPH lot owner

Ahmed to run over the finance/repo papers so they can take the car

>in the mean time, my customer completes all the trade paperwork, effectively making us the legal owner of the car/holder of the loan

>Dumb and Dumber's repo papers are now worthless, as the girl they got them for no longer legally owns the car

>we now have legal possession, with a 30 day dealers writ to cover the loan before they can even try to repo from us

>Ahmed shows up just in time for me to bring out the trade paper work, and a check from our business office to pay off the car

>Owner is furious, he didn't really want the money, he had been using that civic as a bait car for 2 years, signing people to 45% loans, and reposing after 2-3 months

>Basically got to stop a repo from happening in our parking lot, and royally piss off the owner of a sleazy buy-here, pay-here car lot

--

>black lady comes in looking to get rid of a 2004 Lincoln Navigator as she can't afford the gas

>bought it 3 years ago from a small lot somewhere in another state, still owes 8 grand on it

>tech takes it out for trade in appraisal, has 150K, CEL is on, tranny is slipping in both 1st and 2nd.

>when we get it back and on a lift, we find evidence of at least 2 different accidents, clamp marks from a frame straighter

>offer lady 2K for it on trade, she is rolling 6K of negative over into a 201 Altima

>run a finance app, she gets approved at 28.9%, 72 months, 2750 dollars down.

>Lady doesn't have 2750, had seriously expected to be able to get acar with no money down

>call up the lender who made her the offer, ask loan analyst if there is any way she could get approved for a loan with nothing down

>guy looks up everything, says if she didn't have the negative equity, they would make a 750 dollar down offer

>explain to the guy about her trade, the loan officers response is basically

“well, just tell her to let them repo it, so long as she gets rid of her other auto loan within 60 days, we’ll do it for 22%, 750 down”
 >relay this information the lady, she is completely on-board, calls up the bank that the Navigator is financed through, tells them to just come get the car on Monday
 >signs paperwork on the Altima, leaves the Navigator in our parking lot

The Photoshop Caper (June 2014)

>Be at work, middle aged black guy comes in and wants to look at purple Nissan Maxima we have
 >Go out, go over car and features with guy, he wants to test drive
 >test drive goes well, guy says he likes car, wants to come back later today with his wife, asks if we will hold car till then
 >I agree to hold the car with no deposit, slap a sold sign on it, and go about my day.
 >as per my usual routine, I pull the car up on our website, verify price and options, print info page for it, then ask the business office to pull it down
 >go on with the rest of my day
 >this evening rolls around, black dude actually comes with wife, they go out to look at car.
 >I see guy has a few pieces of paper folded up in a legal pad as they go out to look at car
 >when guy goes to look at window sticker again, he starts into a level one chimp out
 >claims we have changed the price on the car from earlier, that the online price and window sticker was 2K less expensive earlier int he day
 >I know off the bat this is a bluff, we haven’t changed the window sticker, because we have the print date in the margin, which I point out to him
 >he responds by pulling out a print off of the car from online that has the list price as 2K cheaper
 >I take a look at the paper this guy shoves at me, its the info sheet print out, with a fake price very clearly photo-shopped in where the real price would have been
 >the car has been off our website since right after the guy left, so I know he’s had this printed from days prior, and his cut & paste job has obviously

been planned
 >clearly point out the print date on the margin of the window sticker, and that the font of the numbers on his print out isn’t even the same, very frankly tell him this WAS the list price we talked around earlier
 >from the look on the wife’s face, she clearly wasn’t in on this little rouse as she is hiding a level of embarrassment you just can’t fake
 >at this point, the guy goes into level II chimp out, pulls the classic “are you calling me a liar buy?!” routine
 >”Yes sir, yes I am, we both know this was the price you saw earlier, and we both know you photo-shopped that print out, come on”
 >this causes level III chimp out, guy yells to have our corporate number
 >”sir we are a privately owned lot, we don’t have a corporate number, I will be glad to let you talk to the owner”
 >I go in, go back to owners office, explain entire situation to him, owner laughs his ass off agrees to come out and talk to guy
 >black dude immediately starts chimping out on our owner, waving his print out around like a fucking madman
 >our owner finally grabs the paper out of the guys hand, and actually bursts out laughing in front of him at how bad of a photoshop job it is
 >owner basically repeats what I have already said, tells the guy this is obviously a Photoshop job, and does he think we are all morons
 >wife looks completely mortified at this point, guy is finally starting to run out of steam from all his frantic rambling
 >guy starts out again and our owner cuts him off, basically tells him to gtfo or we’re going to call the police
 >guy drags his wife back to the car, basically silent at this point having finally yelled himself out
 >owner and I look at each other and exchange looks of disbelief, comment on the fact he could have gotten the 2K off just by asking
 >literally 15 minutes later, 30-something white guy and his wife show up to look at the exact same Maxima
 >I offer them 2.5K off sticker if they buy tonight, sold in less than 20 minutes, I have to hold back a shit eating smile the entire time we sign paperwork

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