



Bring this to the F&I desk. Run every line before your pen touches paper.

1 THE 7-POINT PRE-SIGN CHECK

TICK BEFORE YOU SIGN

- VIN on contract** matches the actual car you drove.
- Cash price** matches what you negotiated, with all dealer fees inside it (per OMVIC's all-in pricing rule).
- Trade-in allowance and payout** match your trade-in agreement exactly.
- APR is disclosed** alongside the interest rate. A wide gap means more fees are baked into the financing, so ask what those fees are.
- Total Cost of Borrowing box** (often labelled Total Obligation, Cost of Borrowing, or Total of Payments) was pointed out and explained. Compare it to the cash price you negotiated.
- Every F&I product you said yes to** is something you actually want, with the cost in dollars and the cancel terms understood.
- Every F&I product you said no to** is not on the contract.

2 QUESTIONS TO ASK ABOUT EVERY F&I PRODUCT

- ? What does it cost in **total dollars** over the life of the loan?
- ? What does it cover, in **plain English**?
- ? What is **excluded**?
- ? Can I **cancel later**, and how is the refund calculated?
- ? Is the cost **financed** (paying interest on it for the full term) or paid up front?

Reminder. You can decline any F&I product and the loan still funds. They are optional by definition. Common categories: extended warranty, GAP / loan protection, creditor life and disability, tire and rim, paint and fabric, anti-theft and etching.

"Asking does not slow the deal down. It is the deal."

IF YOU WANT A SECOND PAIR OF EYES

Get a written Deal Review of your contract.

\$49 tax included. PDF in your inbox within 48 hours.

\$49

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Read the contract before you sign.

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