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Que es un lien holder en un carro

Consejos sobre cómo comprar un auto usado con Lien Holder Título La compra de un vehículo usado puede ser una decisión inteligente si eres un comprador frugal. En lugar de pagar por distribuidor márgenes, puede evitar los intermediarios y tratar exclusivamente con el propietario. Sin embargo, hay algunas medidas que debe tomar para asegurarse de que la transferencia de la propiedad se maneja adecuadamente. Eliminación de cualquier gravamen viejos o existentes en el título del coche es lo más importante, y el proceso no es que los involucrados. Cosas que necesitará Copia del título Ver Más instrucciones 1 contacto con el vendedor y negociar un precio de compra. Usted no tiene derecho a conocer el pago total del préstamo (esta información es privada), pero usted tiene derecho a ver un título limpio antes de llegar a un acuerdo. Asegúrese de que ambas partes lleguen a un acuerdo amistoso sobre el precio de compra. 2 Planificar una reunión para comprar el coche con el vendedor y el prestamista. Si el precio de compra (lo que tendrá que pagar) no cubrirá el pago completo, el embargo no puede ser puesto en libertad. En este caso, el vendedor debe proporcionar la diferencia para cubrir el déficit. 3 contratar a un notario para ser testigo de la transacción. Usted no necesita una larga factura de venta, pero sí es necesario algún tipo de documentación que confirma la venta. Este documento debe incluir la fecha, del vehículo VIN (Vehicle Identification Number), el nombre del comprador y del vendedor, el precio de compra y el estado en que se recibe el coche. 4 Dar su cheque al prestamista directamente, si se va a pagar de un gravamen sobre el título. El vendedor también debe dar al prestamista un cheque por el déficit, si lo hay. Sólo entonces presentar al prestamista una liberación del gravamen. Asegúrese de obtener una copia de este documento. Obtenga una copia de la factura notarial de compraventa, también. 5 Traiga estos documentos a su oficina local del DMV. Llenar un formulario de transferencia de propiedad, y lo presentará con el título, la liberación de gravámenes y la factura de venta. El representante del DMV transferirá la propiedad del vehículo a su nombre - con un título limpio . If you're approved for financing to purchase a vehicle, then you'll probably encounter the term "lien." The chances you'll know what it means may not be so great, however. A lien on a car is like a safeguard for the lender or other interested party. When you take out the financing, a lien is created, which is the lender's legal right to possession of the vehicle until the debt is repaid. If you default on the contract, such as failing to make payments, the lender could repossess the vehicle, which acts as their collateral. The lienholder can also insist the asset is protected, so the borrower is usually required to get full insurance coverage – both collision and comprehensive insurance. In most cases, auto lenders will file for a lien with the state department of motor vehicles and will be recorded as lienholder on the vehicle title. When the financing is paid off, the lien is released. This process varies by state but, generally, the lienholder sends a release document to the state DMV, where the title is updated and sent to you. You may receive a copy of the lien release document from the lender, too. You now own the vehicle free and clear. How to handle a lien when buying a car Buying a car from a dealership is likely to be the easiest option. You know a new car is unencumbered by a lien because you're the first owner. For a used car, the dealer will have taken care of the paperwork if there was an outstanding lien on a vehicle now offered for sale. Purchases from private sellers are different, so check the lien status before you buy. If the car still has a lien on it, the seller will need to make arrangements to pay off the financing so they can transfer the title to you. Here are four ways to check for a lien on a car: View the vehicle title for details of any past and current liens. The information on titles will vary from state to state. Ask the seller for a copy of the lien release document. Use state DMV resources. There may be an online service available enabling you to run a vehicle check with the vehicle identification number (VIN) from the model you're interested in. Alternatively, you could visit a DMV office. Get a vehicle history check with an online provider such as CarFax or AutoCheck. Besides revealing any open liens, these reports provide details like whether the car was involved in an accident. There's normally a charge for such services. How to handle a lien when selling There are various possible approaches when selling a car with a lien. Early payoff You may want to plan ahead and start paying down the balance on your financing early. You could, for example, add to your monthly payments, pay more regularly or make a lump sum payment. Use a payoff calculator to see how the figures play out, including what you may save in interest. If you pay what you owe in one go, you'll need to get the payoff amount from your lender and follow their steps for payment. Once the lien is released and you have the title, you're ready to transfer it to a buyer. Trade in at the dealership Often, the seller will trade in their vehicle at the dealership and sort out the payoff and lien arrangements at the same time. In this case, you'll still want to check your payoff amount beforehand in order to know whether the trade-in price will cover it. If it doesn't, the dealer may offer to roll the outstanding balance into the financing for your new vehicle. Keep in mind that a larger financing amount could result in a higher monthly payment and interest charge. Sell privately Selling a car privately puts the onus on you to handle the paperwork with the buyer. When you've paid off the vehicle and received the updated title, you'll need to sign the title release to transfer ownership. Check whether your state requires your signature to be notarized, and add the purchase date and price you're selling the car for. Another option is for the buyer to pay what's owed on the vehicle to the lender themselves, and any other money required to meet the sale price is paid to the seller. Some protection for both parties to consider in the private sale process is using an escrow service. This enables the seller to check the buyer's payment is legitimate and for the buyer to make sure the lien has been released before taking ownership of the vehicle. Finance your next vehicle with Chrysler Capital If you're looking to purchase or trade in a vehicle, make it easy with Chrysler Capital. Our online financing application takes minutes to complete and we provide instant decisions. If approved, we'll connect you with a Fiat Chrysler Automobiles dealership nearby where you can shop already knowing your offer amount. The FCA US dealership staff will help you select a great Chrysler, Dodge, FIAT®, Jeep®, Ram or Alfa Romeo model, and work with us to finalize the paperwork. With Chrysler Capital, you can apply, sign and drive the same day. Apply for credit online. Rob Looker Rob Looker is a senior copywriter for Chrysler Capital. I write about cars, money, and their meeting place at the junction of direct auto lending. I'm a huge fan of nice cars, and have plenty of experience with the less... More articles by Rob Looker que es un lien en un carro

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