VinRunn'r AUDIT

Independent Deal Audit Report

Report **#151121**
Worksheet audited **19 Aug 2026**
Market data refreshed **26 Nov 2026**

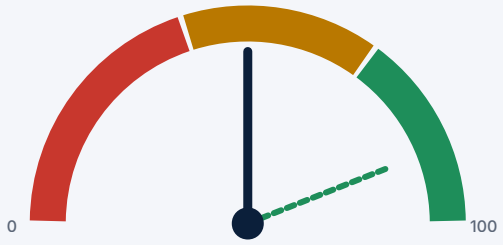
VEHICLE BEING PURCHASED · NEW

2026 Subaru Forester Premium AWD



VIN	**4S4SLDD62T3138482**
Powertrain	2.5L 4-cyl · CVT · AWD · 26/33 mpg
Color	Crystal White Pearl / Black cloth
Window sticker (MSRP)	**$35,731** incl. $1,460 destination
Trade-in	2015 Toyota RAV4 · ~132k–150k mi · $5,500 lien

VINRUNN'R DEAL SCORE



50
out of 100

NEGOTIATE BEFORE SIGNING

– As written: 50 ··· After fixes: 88

MONEY ON THE TABLE
up to $2,648
≈ $45/mo off a 72-mo loan*

BIGGEST RISK
$5,500 paperwork error
If the lien is counted twice

The bottom line: this is a good car at a fair price with fixable problems in the paperwork.
The selling price is below sticker and you don't need to walk away. But four items on the worksheet should be corrected before you sign: the doc fee is over New York's legal cap, two charges have no name, the sales tax is a little high, and the trade-in offer is well under what similar RAV4s sell for locally. Most important: make sure the trade is written as a **$6,000 gross allowance** so the $5,500 loan payoff is only counted once.

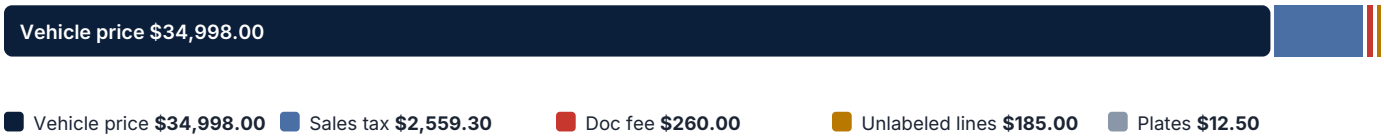
At a glance

- ✓ **Price under sticker** — $733 below MSRP
- ✗ **Doc fee over state cap** — $260 vs $175 max
- ✗ **Trade offer low** — $6,000 vs $12,400 retail median
- ! **Sales tax off** — $58.22 overcharged
- ! **Unlabeled charges** — $175 + $10 with no name
- ✗ **Trade/lien wording** — Must read $6,000 gross before signing

1 How your deal adds up

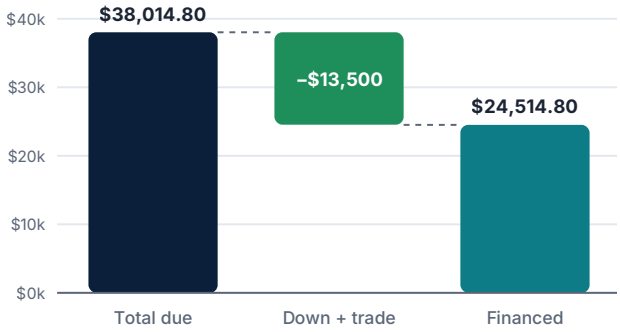
Every dollar on the worksheet, in order. This is what you're agreeing to pay and how much of it you're borrowing.

Where the $38,014.80 goes



Vehicle price **$34,998.00** · Sales tax **$2,559.30** · Doc fee **$260.00** · Unlabeled lines **$185.00** · Plates **$12.50**

From total due to loan amount



The worksheet applies $13,500 in combined cash down and trade credit.

What a labeling mistake would cost

Written correctly

$24,514.80

Lien netted out of the trade once

Lien counted twice

$30,014.80

+$5,500 financed · ≈ +$94/mo*

*Payment estimates assume 6.9% APR for 72 months because the worksheet shows no rate. Your actual rate changes the dollar figure, not the direction.

Critical: settle the trade-in and lien wording before you sign

The worksheet shows a **$500 "used car allowance"** and a **$5,500 lien**. Those only make sense together if $500 is your *net* equity ($6,000 trade value minus the $5,500 payoff). If the contract treats $500 as the *full* trade value and still adds the $5,500 payoff, the lien gets counted against you twice and your loan grows by **$5,500** (about **$94/mo*** for 6 years).

The fix: ask for the buyer's order and retail installment contract to show **Trade allowance $6,000 · Payoff $5,500 · Net trade $500**, and confirm the amount financed reads **$24,514.80**.

2 Fee & charge audit

LINE ITEM	CHARGED	STATUS	WHAT WE FOUND
Vehicle selling price	$34,998.00	OK	$733 under MSRP of $35,731
Documentation fee	$260.00	Over cap	NY caps this optional dealer fee at $175. Ask for $85 back.
Unlabeled line #1	$175.00	Clarify	Same amount as the doc cap — check it isn't a second doc/processing fee.
License plates / DMV	$12.50	OK	Standard pass-through DMV transfer fee.
Unlabeled line #2	$10.00	Clarify	Tire/inspection fields marked N/A. Ask what this is.
Sales tax (8.625%)	$2,559.30	Recalc	Should be $2,501.08 with full $6,000 trade credit.
Total due	**$38,014.80**		Before cash down and trade credit

New York's dealer regulations (15 NYCRR §78.19) limit the optional dealer registration/title processing fee to $175. It is a dealer fee, not a DMV fee.

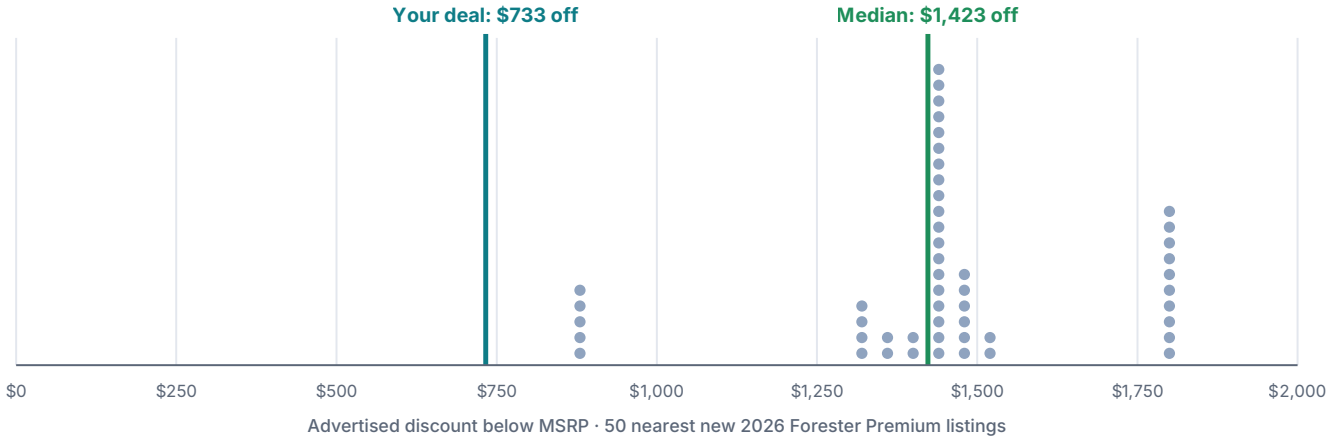
3 Is the price fair?

Short answer: **yes, it's fair — and there may be a little more room.** You're paying $733 under sticker. Right now, the 50 closest new Forester Premiums for sale are advertised at a median of $1,423 under sticker.

What makes up the $35,731 sticker — and where your price lands



How your discount compares with nearby listings



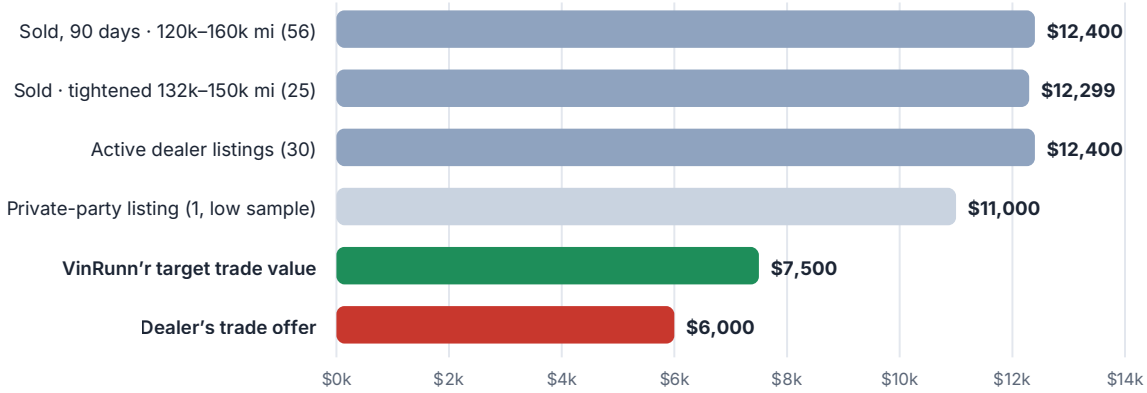
Source: MarketCheck dealer listings within 75 miles of Hicksville, NY, seen 20–26 Nov 2026 (1,280 Premium-trim listings in range; 50 nearest shown). Dealer fees removed where included in the advertised price. Discounts usually grow late in the model year, so a deal written in August will often look tighter than November ads.

YOUR DISCOUNT	LOCAL MEDIAN DISCOUNT	FAIR EXTRA ASK	RANGE SEEN
$733	**$1,423**	**$690**	**$875–$1,800**
2.1% below MSRP	4.0% below MSRP	To match the local median	Off MSRP

4 Is the trade-in offer fair?

This is where the most money is. The $6,000 offer is **48% of what comparable RAV4s retail for nearby**. Dealers need room to recondition and resell, so you won't get retail — but $7,500 (about 60%) is a well-supported ask.

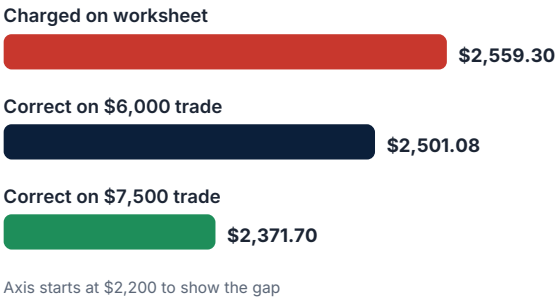
2015 Toyota RAV4 — local market vs. the offer



Comps: sold and active listings within 100 miles, 120k–160k miles, from the original VinRunn'r audit. No priced wholesale/auction rows were found.

5 Sales tax check

Tax charged vs. tax owed



Axis starts at $2,200 to show the gap

Why it's off

In New York you pay sales tax on the price **minus** your trade-in value. The $2,559.30 charged works back to a taxable amount of about $29,673, which means only about $5,325 of trade credit was applied instead of the full $6,000.

Price $34,998 − trade $6,000	$28,998
× 8.625% (Nassau/Suffolk)	**$2,501.08**
Overcharge today	**$58.22**
Extra saving if trade goes to $7,500	**$129.38**

6 Your savings opportunity

Ranked from "should be fixed, no debate" to "worth asking for." Even the confirmed items alone are worth raising.



- **Confirmed errors · $143.22** — Doc fee over state cap + tax math
- **Negotiable · $1,629.38** — Trade to $7,500 + the tax credit it brings
- **Clarify / remove · $185.00** — Two unlabeled lines ($175 + $10)
- **Market ask · $690.00** — Match the median local discount

TOTAL POSSIBLE	MONTHLY IMPACT*	OVER THE LOAN*	RISK AVOIDED
$2,647.60	**≈ $45/mo**	**≈ $3,241**	**$5,500**
All four tiers	If taken off the loan	Principal + interest saved	By locking the trade wording

7 Score breakdown

!	**Vehicle price vs. market** 2.1% under MSRP; nearby listings average ~4%		**17**/25
✕	**Fees & compliance** Doc fee $85 over NY's $175 cap; 2 unlabeled lines		**8**/20
✕	**Trade-in value** Offer is 48% of local retail median		**10**/25
!	**Tax accuracy** $58.22 overcharge on the trade credit		**7**/10
✕	**Paperwork clarity** Trade/lien labeling conflict on worksheet		**8**/20
	Deal Score as written		**50**/100

Fixing the trade wording, doc fee, unlabeled lines and tax moves the score to about 88. Getting the trade to $7,500 is already counted in that number.

8 Your game plan at the desk

Go in friendly. Most of these are paperwork corrections, not accusations — salespeople and finance managers fix items like these every day. Bring this report and ask one item at a time.

1 **Lock the trade-in wording** Do first

Confirm the contract shows a $6,000 gross allowance, a $5,500 payoff and an amount financed of $24,514.80.

Protects $5,500

"Before I sign, can we make sure the trade shows as $6,000 with the $5,500 payoff, so the loan comes out to $24,514.80?"

2 **Bring the doc fee down to $175**

New York caps this optional fee at $175. The worksheet shows $260.

+$85

"I see the doc fee at $260 — New York's max is $175. Can we adjust that?"

3 **Ask what the two unlabeled lines are**

One is $175 (the same as the doc cap), the other is $10. Every charge should have a name.

+$185

"What are these $175 and $10 lines for? If they're optional, I'd like them taken off."

4 **Counter the trade at $7,500**

56 similar RAV4s sold locally in 90 days at a $12,400 median. $7,500 still leaves the dealer room.

+$1,629.38

"Similar RAV4s are selling around $12,400 locally. I'd feel good at $7,500 on the trade."

5 **Recheck the sales tax**

Tax should be on the price minus the full trade value. It's $58.22 high now.

+$58.22

"Can we run the tax again with the full trade credit applied?"

6 **Optional: ask about price** **+$690**

Nearby Forester Premiums are advertised about $1,423 under sticker; you're at $733.

"I'm seeing similar Foresters closer to $34,308. Is there any room to meet that?"

Sign only when every box is checked

- ☐ Trade shows $6,000 allowance, $5,500 payoff
- ☐ Amount financed matches what you agreed to
- ☐ Doc fee is $175 or less
- ☐ No charges without a name
- ☐ Sales tax uses the full trade credit
- ☐ APR, term and payment are printed and match
- ☐ Any add-ons (warranty, GAP, etc.) were your choice

When to walk away

Walk if the trade/lien wording can't be corrected on the contract, or if the amount financed doesn't match the worksheet after fixes.

When to feel good signing

If items 1–3 and 5 are fixed, this is a **solid, fair deal** on a new Forester — even if the trade and price don't move.

i How we built this report

Inputs: the dealer worksheet for Deal #151121 (19 Aug 2026), VIN decode (factory build, options and destination charge), MarketCheck new-car dealer listings within 75 miles of Hicksville, NY (20–26 Nov 2026), and 2015 Toyota RAV4 sold/active comps within 100 miles. **Scoring:** five categories weighted by dollar impact to the buyer — price (25), trade (25), fees & compliance (20), paperwork clarity (20), tax accuracy (10). **Payments:** estimated at 6.9% APR / 72 months because the worksheet shows no rate. **Limits:** we audited the paperwork provided; we did not inspect the vehicles, see the final contract, or verify the lender's payoff letter. Market listings are advertised prices, not final sale prices.

This report is for information to help you make your own decision. It is not legal or financial advice. VinRunn'r is independent and is not affiliated with any dealer, manufacturer or lender.