Year / Make / Model	2026 Ford Bronco 4-Door	**Dealer**	Ford of Port Jeff, Port Jefferson Station, NY
Trim / Engine	Badlands 4x4, 2.7L EcoBoost V6, 10-spd auto	**Salesperson**	(on file)
Color	Avalanche Gray / Black Onyx	**Deal / Stock #**	#19430 / F26516
VIN	1FMEE9BP6TLB44012	**Order date**	November 7, 2026
Window sticker	$72,710	**Days on lot**	95 (first listed Aug 7)

DEAL AUDIT SUMMARY

$1,892	$4,250+	$2,022	$6,672
Over the dealer's own advertised price	Trade credit below the fair range	Negative equity rolled into the deal	Potential savings if both are fixed

Check	Result	Finding
Buyer's order arithmetic	PASS	Every line recalculates exactly to $71,900.34 (tax off by $0.01).
Sales tax	PASS	8.625% (Nassau County) on price minus trade. Rebate correctly taxed.
Dealer doc fee	PASS	$175, at the New York State maximum.
Government and required fees	PASS	Registration estimate $265 (refundable overage), inspection $10, tire fee $12.50 (5 tires).
Dealer add-ons / prep fees	PASS	None charged. No packages, coatings or prep fee on the order.
Manufacturer rebates	PASS	$4,000 = $3,000 Ford customer cash + $1,000 conquest (non-Ford trade). **$3,000 expires Nov 16.**
Price vs. dealer's own ad	FLAG	Order is $70,322 with doc fee; dealer's website listed this VIN at $68,430 including doc fee.
Price vs. market	REVIEW	Before rebates, higher than 66% of 131 comparable listings; 3.3% off sticker vs. 4.0% market median.
Trade-in value	FLAG	$32,250 vs. fair range of $36,500-$38,500 for this 2024 Pilot (26,168 mi).
Negative equity	REVIEW	$2,022 owed beyond trade value is added to this deal. Mostly caused by the low trade number.
Financing terms	REVIEW	APR, term and lender not on the order. Ford Credit offers 2.9%-5.9%; confirm before signing the contract.

Overall: FAIR DEAL WITH TWO FIXABLE PROBLEMS. The paperwork is clean and the rebates are right. The money is being lost on the trade-in (about $4,250 or more) and on a selling price that sits above the dealer's own advertisement for this exact truck. Both should be raised before delivery and before Nov 16.

VEHICLE PRICING DETAILS

Item	Amount	Source
Base MSRP, 2026 Bronco 4-Door Badlands	$48,890	VIN decode
Factory options and packages (incl. Sasquatch package, 2.7L V6)	$21,825	VIN decode
Destination and delivery	$1,995	VIN decode
Total window sticker (MSRP)	**$72,710**	VIN decode and dealer listing agree
Selling price on buyer's order (before rebates)	$70,147	Buyer's order
Discount off sticker before rebates	$2,563 (3.5%)	Calculated
Net price after $4,000 Ford rebates	$66,147 (9.0% off)	Calculated

ADVERTISED PRICE HISTORY: THIS VIN

Ford of Port Jeff has listed this exact truck online since August 7. Every advertised price has been below the price on your order. Listed prices include the dealer's $175 doc fee.

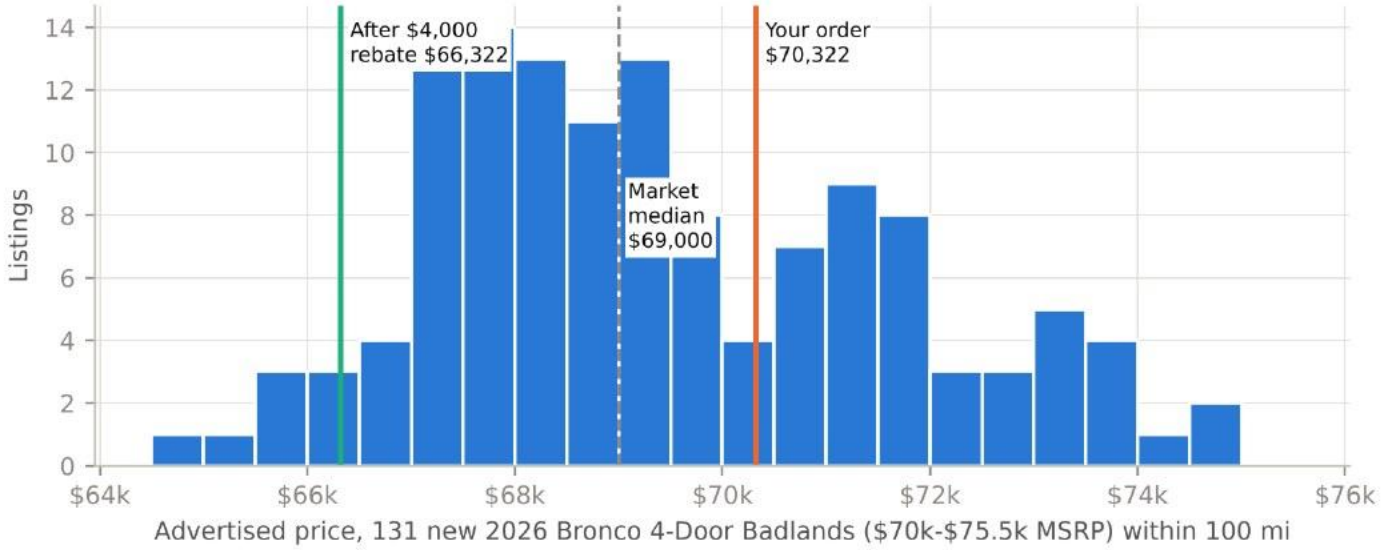


Date range	Advertised price	Change	vs. your order ($70,322 incl. doc)
Aug 7 - Aug 20	$70,385	First listed	+$63
Aug 21 - Sep 8	$69,885	-$500	-$437
Oct 16 - Oct 19	$67,930	-$1,955	-$2,392
Oct 20 - Nov 10 (current)	$68,430	+$500	**-$1,892**

Note: some Ford dealers build rebates into the advertised price. If the $68,430 ad assumes rebates you qualify for, the order may be equal or better. Ask the dealer to state in writing what the ad includes.

MARKET PRICE RANKING

We compared your order against **131 new 2026 Bronco 4-Door Badlands** with similar sticker prices ($70,000-$75,500) listed by dealers within 100 miles of Lawrence, NY. To compare like with like, your order includes the $175 doc fee, as most of these ads do.

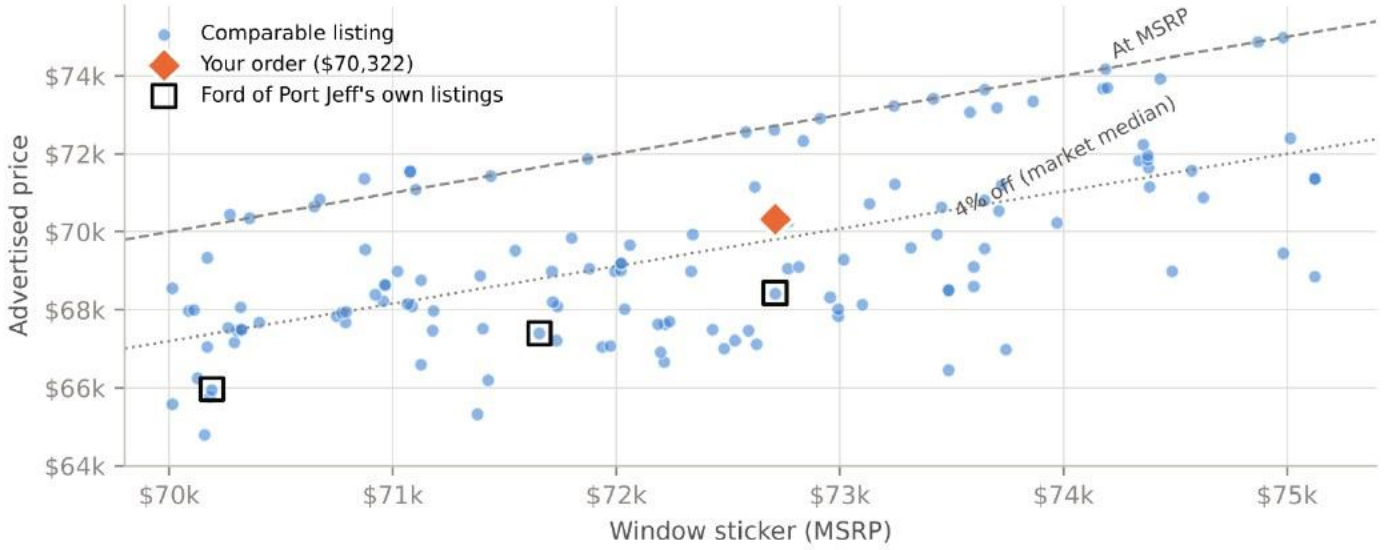


Measure	Price	Your order ranks
Lowest listing	$64,791	
25th percentile	$67,692	
Market median	$69,000	
75th percentile	$71,167	
Highest listing	$74,980	
Your order, before rebates ($70,322)		Higher than **66%** of listings
Your order minus the $3,000 public rebate ($67,322)		Higher than 15% of listings
Your order minus all $4,000 in rebates ($66,322)		Higher than 5% of listings
Dealer's own ad for this VIN ($68,430)		Higher than 40% of listings

How to read this: competitor ads are inconsistent about whether rebates are already subtracted. If they are not, your net price is near the bottom of the market. If they are, your order sits above the median. The true ranking is somewhere between; the dealer's own ad is the most reliable comparison.

DISCOUNT OFF STICKER

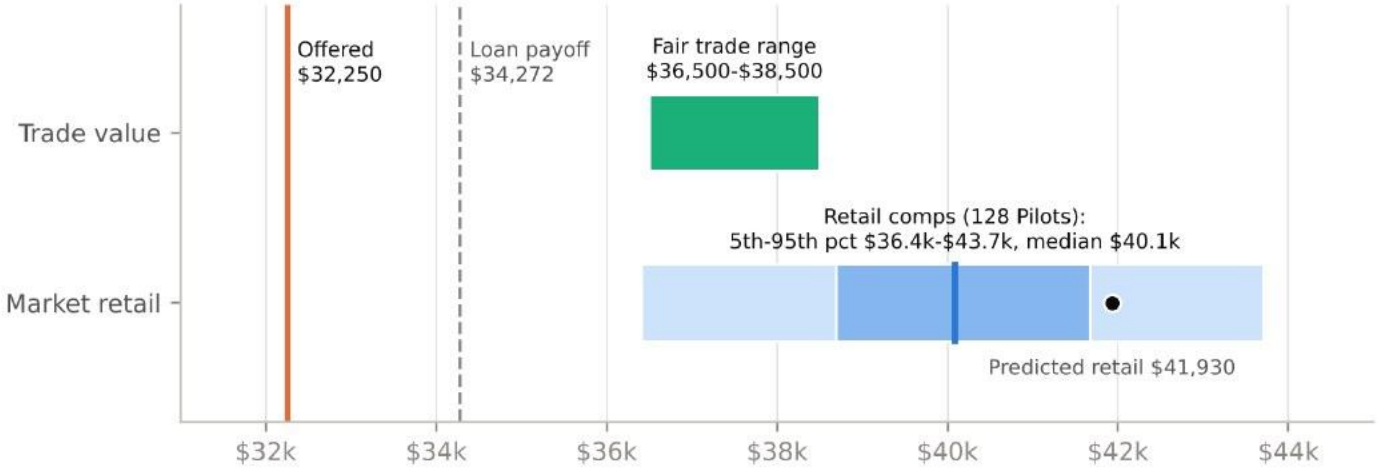
Each dot is a comparable Bronco: its window sticker against its advertised price. The typical listing is about 4% under sticker. Your order is 3.3% under. Ford of Port Jeff's own three Badlands listings are all about 6% under.



Ford of Port Jeff listing (VIN)	Sticker	Advertised	Discount
1FMEE9BP4TLA75420	$70,190	$65,961	6.0%
1FMEE9BP1TLB66080	$71,655	$67,396	5.9%
1FMEE9BP6TLB44012 (this truck)	$72,710	$68,430	5.9%
Your order, this truck	$72,710	**$70,322**	**3.3%**

TRADE-IN APPRAISAL: 2024 HONDA PILOT

VIN	Mileage	Original sticker	Loan payoff	Trade credit offered
5FNYG1H65RB024256	26,168	about $50,195	$34,272.22	$32,250.00



Market measure	Value	Notes
Predicted retail price (franchise dealer, Lawrence NY)	$41,930	MarketCheck price model for this VIN and mileage
Comparable Pilots for sale (128)	Median $40,087	Median 38,533 mi; yours has 12,000 fewer
Recently listed comparables (77)	Median $40,675	Median 32,683 mi
Typical dealer margin and reconditioning	$3,000-$5,000	Industry rule of thumb for a late-model SUV
Fair trade-in range	**$36,500-$38,500**	Assumes clean condition, all keys, no damage
Amount offered	**$32,250**	**$4,250-$6,250 below the fair range**

Why it matters twice: in New York, trade value reduces the taxable amount. Every extra $1,000 of trade credit saves $1,000 plus $86.25 in sales tax. At $36,500, the $2,022 of negative equity disappears and becomes $2,228 of positive equity.

This appraisal uses market data, not a physical inspection. Damage, accident history, worn tires or missing keys would lower the value. A written offer from CarMax, Carvana or a Honda dealer is the strongest evidence.

BUYER'S ORDER: LINE-BY-LINE AUDIT

Line on order	Charged	Verified	Result	Notes
Vehicle price	$70,147.00	-	FLAG	Above dealer's advertised $68,255 + $175 doc
Dealer installed equipment	N/A	$0	PASS	No add-ons
Dealer prep fee	N/A	$0	PASS	Not charged
Less trade-in credit	-$32,250.00	$36,500+	FLAG	Below market, see trade appraisal
Amount due (taxable)	$37,897.00	$37,897.00	PASS	Price minus trade
Sales tax 8.625%	$3,268.62	$3,268.61	PASS	Nassau County rate; $0.01 rounding
Doc / registration processing	$175.00	<= $175	PASS	NY maximum; optional per form
Registration fee (estimate)	$265.00	Estimate	PASS	Overage refunded within 60 days
Inspection fee	$10.00	$10.00	PASS	
Tire disposal fee	$12.50	$12.50	PASS	$2.50 x 5 tires, state required
Total amount due	$41,628.12	$41,628.12	PASS	
Plus balance owed on trade	$34,272.22	$34,272.22	PASS	Pilot loan payoff
Less rebate	-$4,000.00	-$4,000.00	PASS	$3,000 customer cash + $1,000 conquest
Total due on delivery	**$71,900.34**	**$71,900.34**	PASS	Math is correct

Minor: New York generally taxes the dealer doc fee; it was not taxed here ($15.09 in your favor). No action needed.

INCENTIVES AND FINANCING (ZIP 11559)

Ford program	Amount	Expires	Applies to you?
Retail customer cash ($2,000 + $500 + $500)	$3,000	**Nov 16, 2026**	Yes, on order
Competitive conquest bonus (non-Ford owner)	$1,000	Dec 16, 2026	Yes, on order (Honda Pilot)
Ford owner loyalty	$1,000	Nov 16, 2026	Only if household owns a Ford; usually not with conquest
Military / first responder	$1,000	Nov 16, 2026	Only if eligible; ask if it stacks
Ford Credit APR	2.9% / 36 mo, 4.9% / 60 mo, 5.9% / 72-84 mo	Jan 4, 2027	Ask whether choosing it removes any cash
Lease programs	None	-	No subsidized Bronco leases currently

WHAT FIXING IT IS WORTH



Scenario	Vehicle price	Trade credit	Sales tax	Due on delivery	Savings
As signed	$70,147	$32,250	$3,268.62	$71,900.34	-
Match advertised price	$68,255	$32,250	$3,105.43	$69,845.15	**$2,055.19**
Trade at $36,500	$70,147	$36,500	$2,902.05	$67,283.77	**$4,616.57**
Both fixes	$68,255	$36,500	$2,738.87	$65,228.59	**$6,671.75**

"Match advertised price" uses $68,255 (the $68,430 ad minus the $175 doc fee). All scenarios keep the $4,000 rebate, $175 doc fee and the same government fees, and close before November 16.

RECOMMENDED NEXT STEPS

1. Get two or three written offers on the Pilot (CarMax, Carvana, a Honda dealer). Bring the highest.
2. Send the enclosed letter to Ford of Port Jeff and ask for a revised buyer's order in writing.
3. Ask the dealer to put in writing what its $68,430 advertised price includes.
4. Before signing the finance contract, confirm the APR, term and lender, and that the rebate is not lost by choosing Ford Credit.
5. Decline extended warranties, coatings and other add-ons in the finance office unless you want them.
6. Close before November 16, when $3,000 of the rebate expires.

PRICE CHALLENGE LETTER

November 11, 2026

General Manager and Sales Manager
Ford of Port Jeff
4869 Nesconset Hwy
Port Jefferson Station, NY 11776

Re: Deal #19430, 2026 Bronco Badlands, Stock F26516, VIN 1FMEE9BP6TLB44012

Dear Manager,

We want to buy this Bronco and complete the deal this week. Before delivery, we need two items on the buyer's order dated November 7 corrected.

1. Vehicle price. Your website lists this truck at $68,430 including the $175 doc fee, and listed it at $67,930 in October. Our order shows $70,147 plus the $175 doc fee, or $70,322, which is $1,892 more than your own advertisement. Please adjust the vehicle price to $68,255 to match the ad. If the advertised price depends on conditions, please list them in writing so we can confirm whether we qualify.

2. Trade-in value. The order credits our 2024 Honda Pilot (26,168 miles) at $32,250. Comparable Pilots are retailing for about $40,000-$42,000 at franchise dealers in our area, which puts a fair trade value at $36,500-$38,500 after reconditioning and margin. [We also have a written offer of $_____ from _____.] Please increase the trade credit to $36,500.

3. Please confirm the $4,000 in rebates ($3,000 customer cash, which ends November 16, and the $1,000 conquest bonus), and give us the APR, term and lender for the financing, including whether choosing a Ford Credit rate affects the rebates.

With both changes, the total due on delivery would be about $65,229 instead of $71,900. Please send a revised buyer's order by email, and we will schedule delivery as soon as it is confirmed.

Thank you,

_____ _____

[Buyer name] [Co-buyer name]
[Phone] | [Email]

METHODOLOGY, SOURCES AND LIMITS

Area	Method / source
Vehicle specs and sticker	MarketCheck NeoVIN decode for VIN 1FMEE9BP6TLB44012; matches the dealer's listed MSRP of $72,710.
Listing history	MarketCheck listing history for this VIN, Aug 7 - Nov 10, 2026 (fordofportjeff.com).
Market comparison	131 active new 2026 Bronco 4-Door Badlands listings, MSRP $70,000-$75,500, within 100 miles of 11559, retrieved Nov 11, 2026. Most listed prices include the selling dealer's doc fee.
Trade appraisal	MarketCheck price prediction for VIN 5FNYG1H65RB024256 at 26,168 miles, franchise dealer, ZIP 11559, with 128 active and 77 recent comparables. Fair trade range is an estimate, not an offer.
Incentives	Ford public offers for ZIP 11559 via MarketCheck incentive data, valid as of Nov 11, 2026. Eligibility and stacking rules are set by Ford and the dealer.
Taxes and fees	NY sales tax 8.625% (Nassau County, buyer's residence). NY doc fee cap $175. Tire fee $2.50 per tire.

This report evaluates the pricing and paperwork of a vehicle purchase using market data. It is not a vehicle history report, mechanical inspection, legal advice or financial advice. Listing prices change daily and dealer advertisements may include conditional rebates. Verify current figures with the dealer before relying on them.