



Keeping Michigan consumers safe and informed!

Attorney General Bill Schuette's **CONSUMER EDUCATION**

On the Road Again

Warmer temperatures and longer days have Michiganders excited to get on the road and participate in all the activities Michigan has to offer. Today's vehicles offer technology that makes it convenient for drivers to continue driving while making phone calls, dictating texts or emails, and following GPS directions. Unfortunately, convenience doesn't always equal safety. According to the [most recent Michigan Traffic Crash Facts](#), 663 motor vehicle drivers were reported to be using cell phones. April, Distracted Driving Month, is an important time to remember to be safe, educated, and focused while on the road.

Throughout this edition, you'll learn about new vehicle smart features, how to safely purchase a vehicle, and what to do if you've purchased a lemon.

Whether you're shopping for a vehicle, tuning it up, or simply out for a drive, keep the following articles in mind and you'll be road-ready in no time!



Emergency Car Kit Tune-up

Spring is a time for renewal; it is also the perfect time to perform a tune-up on the items stored in your [vehicle emergency preparedness kit](#). It's important to:

- Replenish items (e.g., water, non-perishable food items, first aid);
- Replace expired or weather-affected items (e.g., batteries, wipers);
- Remove winter items (e.g. snow boots, snow scraper); and
- Add items needed for spring and summer activities.



Smart Features

Your vehicle takes you to work, vacations, and to visit family and friends. If you're in the market for a new, or new-to-you, vehicle these *smart* features may reduce the stress of the drive and make your trip more enjoyable.

- **Forward Collision Warning** – Vehicle sensors determine how close objects are to the vehicle. When the system senses a possible collision it warns the driver and, sometimes, it takes over partial control of the vehicle.
- **Lane Departure Warning** – Alerts the driver when the vehicle drifts too close to lane markings.
- **Curve Speed Warning** – Alerts the driver when they are driving too fast for the curve ahead.
- **Automatic Crash Notification** – Contacts emergency services and notifies them of the location within a few seconds of a crash.
- **Navigation Assistance** – a real-time version of GPS that gathers traffic information and adjusts its directions to avoid traffic delays or congestion.
- **Park-Assist System** – Video cameras and sensors help drivers park their vehicles. Some systems can take over the steering and park the vehicle for the driver.

The [Michigan Secretary of State](#) offers various [Consumer Guides](#) to aid in your vehicle search. And the American Automobile Association's (AAA) website, can assist with your search and help you find a list of vehicles for your specific needs. You can search for a car with features to address: limited range of motion; short stature or overweight; diminished motor skills; limited upper body range of motion; diminished vision; or reduced mental capabilities.

Buyers Beware

This next section is where the rubber meets the road; are you able to determine if a vehicle was damaged by a flood?

Recently, a car history report service and a used car dealership put together a test to determine if consumers are able to recognize a flood damaged vehicle. In their [video example](#), two used vehicles (one red and one burgundy) were set side-by-side. The cars were almost identical, except one had been underwater up to the dashboard.

From the outside, both cars looked spotless, and none of the shoppers were able to determine which car

was damaged. An alarming situation since thousands of flood-damaged vehicles will be for sale on used car lots this spring. **Buyers beware** of the following warning signs of flood damage:

- Rusty seat rails down by the carpeting;
- Headlights foggy on the inside;
- Dampness in the trunk;
- Mildew smell; and
- Trouble starting; flood-damaged cars tend to have many electrical problems.

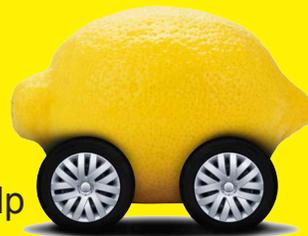
In addition to looking for signs of flood damage, the following suggestions apply to any used car purchase through a dealership, online, or private seller:

- Familiarize yourself with the current Blue Book value. If the deal sounds too good to be true, it probably is;
- Request additional pictures of the vehicle;
- Be cautious with posts from sellers who are out of the country, or posts offering to ship cars from overseas;
- Be leery of overly detailed or descriptive stories; and
- Don't pay by money wires/transfers. Once the money is wired, it is gone and untraceable.

For more suggestions on how to avoid a flood-damaged vehicle, review the [Attorney General's Consumer Alert](#).

Your New Car is a Lemon, Now What?

You did your homework, checked everything out, and still wound up with a lemon. If you purchased or leased a new vehicle, you may still be able to obtain a replacement vehicle or a refund of the purchase or lease price. To help you understand your rights under Michigan's Lemon Law, answers to three commonly asked questions are provided below.



1. Which vehicles are covered by Michigan's Lemon Law?

The Michigan Lemon Law does not apply to used vehicles. The Lemon Law only applies to new vehicles. Vehicles included in the Lemon Law include passenger cars, sport utility vehicles, pickup trucks, and vans that are purchased or leased in Michigan or purchased or leased by a Michigan resident (regardless of whether the vehicle was purchased or leased in Michigan) and covered by a manufacturer's express warranty at the time of purchase or lease. Vehicles not included in the Lemon Law are larger trucks, motor homes, motorcycles, or off-road vehicles.

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2. Under the Lemon Law, do I have a right to return my vehicle within three days of purchase?

No. Do not confuse a three-day right to rescind (cancel) with the Lemon Law. First, there is no law that gives the purchaser of a vehicle—new or used—a three-day right to rescind. When it comes to purchasing vehicles, it is “buyer beware.” The remedies provided by the Lemon Law, which include the right to return your vehicle and receive a refund of the purchase or lease price, are not triggered until the vehicle has undergone a reasonable number of repairs.

3. What is the first step to obtaining recovery under the Lemon Law?

To recover under the Lemon Law you must report the problem to the manufacturer or its authorized dealer within the term of the warranty, or within one year from the date of delivery to the original purchaser, whichever comes first.

Additional Lemon Law questions and answers are available within the [Attorney General's Michigan's Lemon Law Consumer Alert](#) and through the [Michigan Secretary of State](#).

Schuette Stops Collections by High Interest Auto Title Loan Company

On January 26, 2016, Attorney General Bill Schuette was granted a Preliminary Injunction against Liquidation, LLC and several associated alias companies. The lawsuit alleges that Liquidation, LLC provides unlawful vehicle title loans.

Liquidation, LLC is not authorized to do business in Michigan, and to date has burdened more than 440 Michigan consumers with loans containing exorbitant triple-digit interest rates (ranging from 161.95% to 251.03%).

Liquidation, LLC associated aliases include:

- Vehicle Liquidation, LLC
- Autoloans, LLC
- Auto Loans, LLC
- Car Loan, LLC
- Sovereign Lending Solutions, LLC
- Sovereign Lending, LLC
- Management Solutions, LLC
- Loan Servicing Solutions, LLC

Consumers with loans through Liquidation, LLC or one of the alias company names who had their vehicle repossessed on or after December 7, 2015, or who still have their vehicle, should contact the Attorney General's office to make sure we have a record of your situation. Consumers for whom we do not already have a written complaint will be asked to file one.

To help educate consumers on the many perils associated with vehicle title loans, Attorney General Schuette encourages consumers to review his [Auto Title Loans Consumer Alert](#).

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