

**SAMPLE REPORT.** The car, dealer, dates and answers are made up to show the format.

THE CAR

2019 Honda Accord EX-L

VIN 1HGCV1F5..... · 48,210 mi

Example Motors (fictional), Brandon, Florida

ASKING PRICE **\$24,995**



Illustration of the body style, not a photo of this car.

|                    |                           |                            |                                  |
|--------------------|---------------------------|----------------------------|----------------------------------|
| REPORT #<br>SAMPLE | ISSUED<br>October 6, 2026 | ORDERED<br>October 3, 2026 | SERVICE<br>Standard · Single car |
|--------------------|---------------------------|----------------------------|----------------------------------|

01

THE SHORT VERSION

**BOTTOM LINE**

A solid one-owner commuter. One parking-lot bump in 2021, repaired properly and paid in cash, so it is on no history report. The dealer paid \$17,500 for it and is asking \$24,995. That is \$7,495 of markup, and \$2,100 above similar cars.

|                                                                                                               |                                                                                                   |                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <div>DEALER PAID THE OWNER</div> <div><b>\$17,500</b></div> <div>Trade-in, 08/2026 · the owner's figure</div> | <div>DEALER IS ASKING</div> <div><b>\$24,995</b></div> <div>Listed price on the report date</div> | <div>THE MARKUP</div> <div><b>+\$7,495</b></div> <div>43% over what they paid. Some markup is normal. This is what's on the table.</div> |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|

Similar cars average **\$22,895**. This one is listed +\$2,100 against that. Dealers add reconditioning, fees and profit, so asking is always above trade-in. The gap shows how far they can move.

|                                                    |                                                        |                                                                |                                                                       |
|----------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------|-----------------------------------------------------------------------|
| Owner reached<br><b>Yes, Oct 4 by phone</b>        | Why it was traded in<br><b>Began working from home</b> | Accident history<br><b>1 minor bump, repaired</b>              | Mechanical issues<br><b>A/C fixed under warranty, 2022</b>            |
| Maintenance<br><b>Oil changes every 5–7k miles</b> | Listing accurate?<br><b>2 differences</b>              | Dealer paid vs. asking<br><b>Paid \$17,500 · asks \$24,995</b> | Would the owner buy it again?<br><b>Yes, “without thinking twice”</b> |

02

WHAT THE PREVIOUS OWNER TOLD US

their words, checked where we could

VERIFIED

backed by a document or a second source

OWNER-REPORTED

the owner's word

| TOPIC                                | WHAT WE FOUND                                                                                                                                                                     | SOURCE                                           | STATUS         |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------|
| Why it was traded in                 | The owner began working from home in mid-2026. They wanted a smaller car that cost less to insure. No mechanical reason for selling.                                              | Owner interview                                  | OWNER-REPORTED |
| Mechanical problems                  | The A/C stopped blowing cold in summer 2022. The condenser was replaced under Honda's extended warranty. No problems since, and no other repairs beyond maintenance.              | Owner interview                                  | OWNER-REPORTED |
| Accidents and repairs off the record | The rear bumper was hit in a parking lot in spring 2021. A local body shop repaired it for about \$1,400, paid in cash. No insurance claim, so Carfax and AutoCheck show nothing. | Owner interview. Carfax shows no record          | OWNER-REPORTED |
| Maintenance                          | Oil changed every 5,000–7,000 miles, mostly at the selling Honda dealer. The last two were at a quick-lube shop. New tires in 2025. The owner kept receipts and offered photos.   | Owner interview. Dealer service history, partial | VERIFIED       |
| How it was used                      | A daily highway commute from Brandon to Tampa until 2026, then light use. Kept in a garage. No pets, no smoking, never towed.                                                     | Owner interview                                  | OWNER-REPORTED |

03

IN THE OWNER'S OWN WORDS

"Honestly the best car I've owned. I only sold it because I stopped commuting. The A/C was fixed under warranty in 2022 and it's been perfect since."

04

TIME ON THE LOT

|             |                   |              |               |
|-------------|-------------------|--------------|---------------|
| Days listed | First listed at   | Price drops  | Current price |
| 27 days     | \$25,995 on 09/09 | 1 (-\$1,000) | \$24,995      |

Source: dealer listing history. One price drop after three weeks is a sign the dealer wants to move it.

**05 LISTING HISTORY** every time this car was offered for sale

| DATES LISTED | SELLER                       | PRICE                  | MILES  |
|--------------|------------------------------|------------------------|--------|
| 09/2026–now  | Example Motors (Brandon, FL) | \$25,995, now \$24,995 | 48,210 |

One seller on record, listed since 09/09/2026. No earlier dealer listings were found, which fits a direct trade-in. Source: dealer listing data.

**06 WHERE THE LISTING AND THE OWNER DISAGREE**

- The listing says “no accidents reported.” The owner says the rear bumper was hit in a parking lot in 2021 and repaired at a local body shop for cash. No insurance claim, so Carfax shows nothing.
- The listing says “one owner, dealer maintained.” One owner is right. The last two oil changes were done at a quick-lube shop, not the dealer.

**07 CASE DETAILS**

|                                                 |                               |                                            |                                 |
|-------------------------------------------------|-------------------------------|--------------------------------------------|---------------------------------|
| Vehicle<br><b>2019 Honda Accord EX-L</b>        | VIN<br><b>1HGCV1F5*****</b>   | Mileage on the listing<br><b>48,210 mi</b> | Asking price<br><b>\$24,995</b> |
| Dealership<br><b>Example Motors (fictional)</b> | Dealer city<br><b>Brandon</b> | Dealer state<br><b>Florida</b>             | Dealer ZIP<br><b>33511</b>      |

**08 INVESTIGATION LOG** what we did and when

| DATE / TIME  | STEP                             | METHOD           | OUTCOME                                          |
|--------------|----------------------------------|------------------|--------------------------------------------------|
| 10/03 4:12p  | Order received                   | System           | Recalls, complaints and listing history pulled   |
| 10/03 5:40p  | Last registered owner identified | Records research | One candidate, two phone numbers                 |
| 10/04 10:05a | Contact attempt 1                | Phone            | Voicemail left                                   |
| 10/04 10:07a | Contact attempt 2                | Text             | Introduced Truth Trade and asked for a good time |
| 10/04 2:30p  | Owner called back                | Phone            | Agreed to talk. 22-minute interview              |
| 10/05 9:15a  | Follow-up                        | Text             | Owner confirmed repair year and shop type        |

|              |                             |                            |                                                    |
|--------------|-----------------------------|----------------------------|----------------------------------------------------|
| 10/05 11:00a | Cross-check                 | Carfax, NHTSA, MarketCheck | No accident record. One recall. Market average set |
| 10/06 8:30a  | Report written and reviewed | Investigator               | Issued                                             |

PART TWO

Vehicle BackgroundWhat we found on this model, and what to do next

09OPEN SAFETY RECALLS

| RECALL #  | COMPONENT              | WHAT COULD HAPPEN                                       | REPAIR DONE?                                                             |
|-----------|------------------------|---------------------------------------------------------|--------------------------------------------------------------------------|
| 19V502000 | Fuel System: Fuel Pump | A failing fuel pump can stall the engine while driving. | <b>OWNER-REPORTED</b> Owner says yes, in 2021. Ask the dealer for proof. |

Source: NHTSA recall lookup by VIN, October 5, 2026. The recall numbers in this sample are made up.

10KNOWN PROBLEMS FOR THIS MODEL YEAR

| PART / SYSTEM     | WHAT OWNERS REPORT                                                            | COMPLAINTS | OWNER MENTIONED IT?                     |
|-------------------|-------------------------------------------------------------------------------|------------|-----------------------------------------|
| Electrical system | Touchscreen freezes or restarts. Owners say a software update fixes it.       | 112        | Yes. "Froze twice, fixed by an update." |
| Engine (1.5T)     | Fuel mixing into the oil in cold climates, 2018–2019 1.5-liter turbo engines. | 64         | No. Florida car, no symptoms.           |

Source: NHTSA owner complaints for this model year. The counts are nationwide for the model year, not for this car.

11FACTORY WARRANTY REMAININGestimate

| COVERAGE                 | ORIGINAL TERMS   | ESTIMATED LEFT                                                      |
|--------------------------|------------------|---------------------------------------------------------------------|
| Basic (bumper-to-bumper) | 3 yr / 36,000 mi | Expired                                                             |
| Powertrain               | 5 yr / 60,000 mi | Expired. The 5-year limit passed in 03/2024 with 11,800 miles left. |

An estimate from Honda's published terms and the in-service date the owner gave us. Ask the dealer to confirm by VIN.

## 12

## BEFORE YOU BUY

**Ask the dealer**

- Proof the fuel-pump recall was done. The dealer can pull it by VIN.
- Why the listing says “no accidents” when the bumper was repaired.
- Whether they will meet the \$22,895 market average.

**Have your mechanic check**

- Rear bumper and quarter panel: alignment, paint match, parking sensors.
- A/C performance. It was repaired under warranty in 2022.
- Oil level and smell, given the 1.5T oil-dilution history for this model year.

**Well-reviewed independent shops near the dealer**

- Brandon Auto Care · 4.9 stars (412 reviews) · (813) 555-0142
- Valrico Import Specialists · 4.8 stars (288 reviews) · (813) 555-0177
- Riverview Automotive · 4.7 stars (640 reviews) · (813) 555-0109

**Suggestions only.** Taken from public Google reviews on the report date: 50+ reviews, 4.5 stars or better, no dealerships, body shops or tire chains. Truth Trade has no relationship with these shops and takes nothing from them. We have not inspected their work and are not responsible for their prices, work or conduct. Check any shop yourself.

This report is not an inspection, an appraisal or a warranty. It records what we learned, including what the previous owner told us, as of the report date. Before you sign anything, have a mechanic you choose inspect the car.

**Investigator certification**

A Florida-licensed private investigator prepared this report from direct outreach and independent research. It reflects what was known on the date issued. What the owner told us is recorded as said and marked as such. Truth Trade is not connected to any dealership, manufacturer or Carfax®. The previous owner's personal details are withheld under the Driver's Privacy Protection Act.

Prepared by Truth Trade · October 6, 2026 · SAMPLE

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