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Out of store deliveries

by Gil Van Over

Out of store deliveries have long been a gray area in many dealerships without clearly defined processes in place.

Sometimes the sales person will take the papers to the buyer for signature.

Other times the papers are sent overnight express and the buyer is to sign and return.

Both way are fraught with potential problems that cry out for a consistent approach if your dealership chooses to conduct out of store deliveries. Here's why and how.

Why

Out of store deliveries can be a way for an intelligent identity thief to purchase a vehicle using someone else's identity.

It is also a potential concern that the employee obtaining the customer's signature on legal documents has not been adequately trained in answering Truth in Lending or Regulation M or other federal statute questions.

There, shockingly, have been other instances where the signatures obtained on out of store deliveries are not consistent with other documents containing the customer's signatures.

How

If you decide that you are going to allow out of store deliveries, establish a process and document it in a procedure.

Some process steps to consider include:

- Send the documents to the customer via overnight express and require that the documents be notarized.
- Only permit trained employees to take papers to a customer for signature.
- Compare the signatures on the documents for consistency.
- Make a follow-up call to the customer to confirm that the customer did indeed sign the documents and answer any remaining questions.

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