

CARSIDE CONCIERGE — HOUSTON

The Houston Car-Buyer's Insider Guide

How to buy a car without getting hustled — from a former top dealership salesperson.

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Why this guide exists

For ten years, I sat on the dealership's side of the table — selling cars across West Point Lincoln, Classic Chevrolet, and Honda, Ford, and Mercedes-Benz stores around Houston. I was the top salesperson at every one. I learned every play in the book — because I ran them.

Every day, I watched smart, decent people walk out having overpaid — not because they were careless, but because the process is built to favor the other side.

This guide is the inside view. The exact tactics dealerships use, and how to defuse each one. Use it, and you'll walk into your next car deal calmer, more informed, and much harder to take advantage of. Free. No catch.

If you'd rather have me sitting on your side of the table on the day itself, the last page tells you how.

CHAPTER 1

01 The only number that matters: out-the-door price

Two prices matter when you buy a car. The sticker, and the **out-the-door (OTD) price** — what you actually pay, including tax, title, registration, and every single fee. Everything between the two is where dealerships make money on people who aren't watching.

Almost every dealer will try to steer the conversation to your **monthly payment** instead. That is the trap. A monthly payment hides the term, the interest rate, and any extras the dealer has slipped in — and gives them four levers to quietly move money between.

The defense. Never negotiate in monthly payments. Ask for the full out-the-door price, in writing, from at least three dealerships, before you discuss anything else.

CHAPTER 2

02 The Four-Square — what's really happening on that worksheet

If a salesperson hands you a sheet split into four boxes — vehicle price, trade-in, down payment, monthly payment — that is the **four-square**, the most common negotiation tool on the planet.

It exists for one reason: to let the dealer adjust four numbers at once until you only notice the box you're paying attention to. They push down your trade while raising your price. They extend your term while keeping the payment "the same." They bury fees in the down payment column.

The defense. Insist on negotiating the four lines separately and in order. First, the OTD price of the vehicle in writing. Then, and only then, the trade-in. Then, and only then, the financing. Each one is its own negotiation.

CHAPTER 3

03 Fees — which are real, which are pure padding

Some fees are required. Many are not. In Texas, the real ones are sales tax, title, license, and registration. A dealer "documentation fee" (sometimes called dealer prep) is partially legitimate but routinely padded — anything much above \$150 deserves a hard question.

Fees to push back on every time: nitrogen for the tires, paint or fabric protection you didn't request, VIN etching, prep fees double-billing for things already in the price, and any "market adjustment" or "appearance package" you didn't ask for.

The defense. Ask for the OTD price broken out line by line. For each line, ask the same question: *"What is this for, and is it required?"* If they can't explain it, it doesn't belong on the paperwork.

CHAPTER 4

04 The trade-in trick

If you have a vehicle to trade, the dealer wants to negotiate the trade **at the same time as the new car** — because moving money between the two is how they make you "feel like you won" while still winning themselves.

The defense. Get an independent written buyback offer before you ever discuss your trade at a dealership. CarMax, Carvana, and several other buyers will give you one in under an hour. That number becomes your floor. The dealer either beats it, or you sell the car to whoever wrote the offer. Suddenly the dealer has nowhere to hide.

CHAPTER 5

05 The finance office is not a paperwork session

After the price feels locked, you'll be walked into a quiet office to "do the paperwork." That office is not paperwork. It's the **single most profitable room in the dealership**, and the person sitting across from you is a trained salesperson with a different quota.

Their job is to add an average of **\$1,500 to \$3,000 in products** before you sign: extended warranty (also called a vehicle service contract), gap insurance, tire-and-wheel protection, paint and fabric protection, key replacement, prepaid maintenance. Each is pitched as small money per month — *"only \$19 more"* — which adds up fast over a 72-month loan.

The defense. Decide before you walk in, in writing, whether you want any of these products. Most you can buy cheaper later, from third parties or your own insurance. In the room, say: *"No to all add-ons. Please bring me the paperwork as it is."* Then stick to it.

06 The most powerful document a financed buyer can carry

If you're financing, the **single strongest move you can make is to walk in with a pre-approval letter from your own bank or credit union.**

Here's why. When the dealer arranges your financing, the bank sends back the rate you actually qualify for — and the dealer is then free to add to it (this is called *dealer reserve* or *rate markup*). On a \$40,000 loan, even a quarter-point of markup is real money. With your own pre-approval in hand, the dealer either beats your rate or you use your own loan. They can't quietly mark it up.

The defense. Get pre-approved at least a week before you buy. Most credit unions will give you a 30-day window. It costs you nothing and gives you the leverage on the single most lucrative product in the building.

07 "Let me check with my manager"

You will hear this sentence at least once. The salesperson disappears for ten or fifteen minutes. They come back and tell you the manager *"can't do it"* — or *"can do it, but only if you sign today."*

What is actually happening: nothing. The salesperson knows, to the dollar, what the dealership will accept on this car. The trip to the back is **theatre** — designed to make you wait, doubt yourself, get hungry, get tired, and start to move.

The defense. Sit calmly. Don't fill the silence when they return. Don't move your number just because they came back with theirs. Be willing to leave. Most of the work in any negotiation is being the calmer person in the room — and being willing to walk if the numbers don't work.

One more thing — the leverage you actually have

You have more power than the dealership wants you to feel. They have inventory sitting on their lot they need to move. They have a monthly quota. They have a competing dealer fifteen minutes down the road.

Everything in this guide comes down to one truth: **the calmer and more prepared person in any negotiation wins.** You don't have to outsmart anyone. You just have to walk in knowing the real number, knowing which fees are real, knowing the trade is independently priced, and knowing you can walk away.

That's the whole game.

WANT SOMEONE ON YOUR SIDE?

Sit at the table with an insider beside you.

If you'd rather have a former insider handle the whole thing — the research, the negotiation, the fee audit, and sitting next to you at the dealership when it's time to sign — that's exactly what CarSide Concierge does.

One flat fee. No dealership pays me. I work for one person in every deal: you.

Schedule a free 5-minute consultation.

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