

Guide to buying a classic MG

Checklist 1 - Preparing a list of questions when contacting the seller

You will need to prepare a list of questions you want to ask the seller when you first telephone to learn more of their car and make notes while speaking with them. They should include these eight vital questions: who owns the car, what is the reason for selling, what is the condition of the car, what is the mileage, is the car taxed and is there a current MOT test certificate, has the car suffered any accident damage or repairs, what is the maintenance history and are there any modifications or non-standard features on the car? Having done your research of the MG model using the "So you want to buy?" article and other sources, you will have become aware of any weaknesses of the particular model, so your questions will want to probe those areas. A single photo in a classified advert, often quite small, may not reveal all you need to see, so before traveling some distance to look at a car, it will be worth asking the seller if any more photos are available. If they are sent as email attachments or as prints far more detail can be seen, particularly the state of the interior where a scruffy condition will show up. On some of the Register online "cars for sale" adverts you will find an additional page of good quality photos which helps prospective buyers a great deal.

1. Who owns the car?

- **Who is the owner of the car and who is the registered keeper recorded on the V5C vehicle registration certificate?** Whilst the owner is generally the registered keeper this may not necessarily be the case – for example the car may be offered for sale by the executor of a deceased owner's estate or it may be offered for sale by a trader selling the car on a commission basis where in effect the trader is acting as a selling agent for the owner. There are various types of agency arrangements but, once the deal is agreed, it is better to meet the owner to get essential information on the history of the car, although the trader may know the vehicle well if they have serviced the car for many years.
- **How long have you owned the car?** If the seller has owned the car for many years then it is easier to trace the history of the car by speaking with them and referring to any vehicle history file they may have kept and have had passed to them by any previous owner(s). You will be particularly interested in the maintenance of the car and details of any refurbishments or rebuilds.

2. What is the reason for selling the car?

Most sellers will be willing to explain their reasons for selling, the more so if they are clearly an enthusiast. With that information it helps to build a picture of their need to sell, something you will consider when you come to negotiate to buy the car and haggle to close the deal.

3. What is the condition of the car?

Whilst buying privately from an enthusiast who has decided to sell their MG can be a good way of obtaining a sensibly priced MG, you do need to be aware that you have less legal come back than buying through a dealer. Cars advertised for private sale must be "as described" but that is about as far as the legal obligations go.

- **What is the condition of the bodywork?** The key concern when buying a classic MG, particularly one made over the last 50 years, is the condition of the steel body panels and structural elements like the sills on an MGB. Corrosion is a serious matter with these cars because the corrosion protection on the production line was poor. Rusting of the sills and other structural and other parts is often not evident externally, but the potential damage to the structural integrity of the car can be serious requiring early bodywork repairs, an expensive area of maintenance. If you need to see an example of hidden horrors on an MGB, there is an excellent short video with a clear presentation from Dave Parker of the Mechspeg MG Centre – it's available online via the link below:
www.buyinganmg.com/mgb/buyersguidevideoclipmechspeg.htm
- **What is the condition of the engine, gearbox and drive train?** You will need to refer to the "So you want to buy?" guides for the individual MG models for any initial questions.
- **What is the condition of the interior and trim?** For example with many recent classic MGs, rebuilding the seats with new seat foams or covers is a regular item of periodic maintenance.
- **What is the age and condition of the tyres?** With many classic cars, the annual mileage is modest and the consequent tyre wear is low. As tyres age, the suppleness of the rubber reduces substantially compromising both ride and handling. So after 8 or 9 years an inspection of the tyres will often show there is still plenty of tread but they have the feel and flexibility of wood! So a key initial question is "when were new tyres last fitted?" Many classic car owners are not aware of the ageing effect on tyres. Also check for any tyre damage and that there is a minimum of 1.6mm of tread depth across the tyre. A guide to checking the sidewall markings to determine the age of the tyre is available via the link below:
www.v8register.net/subpages/tyresidewallmarkings1.htm

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- **Are any parts of the car not working?** It is worth asking if any parts of the car not working – for example the heated rear window – because that will put pressure on the seller to respond with a fair summary of any problems. Of course if your subsequent inspection of the car, or a professional inspection, reveals some obvious faults, then that will cast doubt on the integrity of the seller. Clearly it is for the buyer to inspect the car thoroughly, and if they do not feel qualified to do so then their best option is to engage someone who can do so, and the seller may remain silent. However if the buyer deliberately asks a question relating to the car then it does place some duty on the seller to respond honestly, although in doing so some sellers may be “economical with the truth”.

4. What is the mileage?

If a classic MG over 20 years old has had even moderate use the total mileage could be 150,000 miles or much more. So whilst it is worthwhile trying to clarify the total mileage, far more important is the condition of the bodywork and mechanics and the quality of the routine and periodic maintenance together with any major refurbishments or rebuilds. If a car has had previous owners, the seller may use the term “recorded mileage” and not be prepared to say that is the “total mileage” because he feels unable to vouch for the earlier mileage. Where there are MOT certificates available, checking them will enable a buyer to see whether the mileage claim is believable. In some cases the mileometer may have been changed (either as a replacement for a faulty unit or if the car was reimported with a kph one fitted) in which case most owners retain the original unit as proof of the original mileage. Clocking, or winding back the mileometer, does occur so you will need to assess the integrity of the seller and any earlier owners if you have any concerns over the present mileage. Where the car offered for sale has an exceptionally low recorded mileage for which there is a premium payable in the price, then it is entirely reasonable that the seller should provide good evidence to substantiate that mileage.

5. Is the car taxed and is there a current MOT test certificate?

Most sellers will offer their car with a current MOT and road tax so that the car can be taken on the public roads for a test drive. In some cases the car may be on a SORN. Prior to calling the seller, if you can see the registration number of the car in any advert or by viewing the car, you can check the current road tax or SORN status using the DVLA online check. The link below has links to the DVLA online vehicle check and the MID insurance websites:

www.v8register.net/subpages/dvlaonlineindex.htm

6. Has the car suffered any accident damage or repairs?

This is an important matter because some private sellers (and indeed some traders) may omit to mention any damage or repairs unless the buyer asks a specific question. So ask the question, look them in the eye and remain silent. If they reply none or “none so far as I am aware” then it is worth repeating back “so there is no accident damage or repairs”. Now with a classic MG – maybe over 20, 35 or even 50 years old – the likelihood of no substantial repair works over that time is low. So it may be worth repeating by way of confirmation “no accident damage” and then adding “but what about repairs by way of refurbishment or a rebuild?” As they are generally costly works, the seller will usually mention those works as a plus point and produce bills from his or her history file showing who did the work and when. Hopefully the invoices will describe the scope of the work so you will have a good idea of what was done. Make a note of the trader or traders who carried out those works because the quality of bodywork repairs or rebuilds is variable so you will want to know who did the work. If they are not a firm you know as a leading MG specialist, then you can make checks of the firm to assess their likely standard of work. In Dave Parker’s video (see “What is the condition of the car?” in Q3 above) he highlights some poor quality repairs which illustrate the need to know which firm carried out any refurbishment work.

7. What is the maintenance history of the car?

Most enthusiasts maintain a history file for their classic MG with their invoices covering routine and major service work, spares and replacement parts, MOT test certificates and reports and a photo record of major refurbishment and rebuild work. Where the car has had previous owners, the history files from earlier owners may be available too which will enable a purchaser to trace back the maintenance record and the likelihood the recorded mileage is genuine. A history file is an important document.

8. Are there any modifications or non-standard features on the car?

You need to know if the car has been modified in any way or if there are any non-standard features on the car for two reasons – first you need be able to assess whether the modification or replacement part is well engineered, fit for purpose and likely to be safe and second you will have to disclose any modifications or non standard features to your motor insurer. If you have a professional inspection of the car prior to purchasing the car then the inspector’s report should highlight modifications and non standard features. So when you engage an inspector it is worth clarifying you also want a report highlighting any modifications and non standard features as part of their scope of their work.

9. Are there any extras or other items included in the sale?

Extras which make the vehicle more attractive will usually be mentioned in the advert – for example a hardtop, a distinctive number plate, a rollover bar, a period radio and even a tax disc with a long unexpired period of VED? But to maximize the sales value of the car and the extras, a seller may have in mind the option of selling the hardtop or a distinctive number plate separately. Most adverts will make that clear – typically “distinctive number plate is not included in the sale” or “hardtop available for separate negotiation”. So you will need to clarify this at the outset.

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Other questions you will want to ask

- **Where is the car available for inspection?**

You need to get an idea of where the car is located as you may not be quite so keen to drive 300 or 400 miles or more to view the car, unless you are looking for a particular model or quality of car. So it is worth either checking the landline code against the BT lists before making the call to determine where the number is in the country or asking the seller "which county are you in?". Of course once you have made a review of the answers to the eight questions above and any other information the seller has provided and decide you will visit the seller to view the car, then you will need full details of the seller's address. Some sellers are careful over the release of their address, particularly if the car is rare or a valuable example, simply because there have been cases of classic sports cars being stolen to order. The adverts of cars for sale on the V8 Register website include for example "Location: Oxfordshire" to clarify this matter for the reader. Do make sure you arrange to meet the seller at his home address or a trader at his trading address – do not meet at a motorway service station or other public place.

- **Price**

If you feel from the initial call to the seller that the car is a good example of the type and quality of car you are seeking but the price is at the top end of what you feel is the market price or what you can afford to pay, then it may be sensible to ask if the price is negotiable. The reality is that anyone advertising a classic car will be prepared for some negotiation, although occasionally an advert makes clear the price is not open to negotiation. For the less inhibited and more commercial, haggling is part of a good deal. You will have to decide!

- **Is a private seller really a small scale dealer or trader?**

Some small-scale dealers like to pose as private sellers so when you first call them in response to an advertisement, probably a small advert in the classified section of a motor magazine, it is worth just asking about the "car". Then, if they are selling more than one car as many small scale dealers often do, they may be forced to respond by asking "which one?" which will give them away!

See the example of the checklist as a two page form on the following page. You can download an A4 sized copy from our website which you can make notes when you make your initial call the seller. www.buyinganmg.com/checklists.htm

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Checklist 1 - Notes from the initial telephone call to the seller

Q1. Who owns the car?

Who is the owner of the car and who is the registered keeper recorded on the V5C vehicle registration certificate?

How long have you owned the car?

Q2. What is the reason for selling the car?

Q3. What is the condition of the car?

What is the condition of the bodywork?

What is the condition of the engine, gearbox and drive train?

What is the condition of the interior and trim?

What is the age and condition of the tyres?

Are any parts of the car not working?

Q4. What is the mileage?

Q5. Is the car taxed and is there a current MOT test certificate?

Q6. Has the car suffered any accident damage or repairs?

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Q7. What is the maintenance history of the car?

Q8. Are there any modifications or non-standard features on the car?

Q9. Are there any extras or other items included in the sale?

Additional questions you will want to ask

- Where is the car available for inspection?
- Price
- Is the seller really a small scale dealer or trader?

Further notes

Date of the initial telephone call

Seller's name

Seller's telephone number (landline)

Want to use this checklist for a call? - you can download an A4 sized copy at www.buyinganmg.com/checklists.htm