

A 2026 BUYER'S FIELD MANUAL

THE REMOTE BID PLAYBOOK

*How to make dealerships bid against each other
without ever walking onto the lot first.*

- The old Fax-a-thon, rebuilt for email and inventory tools
 - Separate playbooks for new cars and used cars
- Scripts, comparison sheet, and the rules that keep you from getting boxed
- Fax survives as a novelty — and as a last-ditch desk-to-desk channel

OUT-THE-DOOR. IN WRITING. THEN YOU DRIVE.

Sharp edition · For people who would rather not spend Saturday in F&I

Why this still works

Years ago the trick was a stack of fax pages. You decided the exact car, collected sales-manager fax numbers, and sent the same letter to every store in driving range. Dealers who wanted the unit bid in writing. You never sat in the four-square chair until the number was already dead.

The fax machine is now a novelty. The **principle is not**. Dealerships still make the most money when you are tired, confused, and talking about monthly payment. They still hate competing on a clean out-the-door number in writing. Your job is to force that competition from the couch, then show up only to inspect, sign, and leave.

The whole game in one sentence: lock the vehicle, demand an itemized out-the-door quote in writing from several stores, play the lowest honest bid against the next-lowest, and do not discuss trade, payment, or F&I products until the selling price is finished.

This playbook modernizes the Fax-a-thon into email and internet/fleet managers — the people whose job is actually to move iron without a three-hour floor show. Fax is at the back, in case you want to land a piece of paper on a desk that still has one.

The rules that keep you from getting eaten

- **1. Shop the car, not the payment.** Monthly payment is how they hide a worse price inside a longer loan. Out-the-door (OTD) or nothing.
- **2. One vehicle, tightly specified.** Year, make, model, trim, drivetrain, color if it matters, packages. Vague shoppers get vague numbers.
- **3. Writing beats memory.** Email, text with a screenshot, or a scanned buyer's order. Verbal “we can do \$X” is vapor.
- **4. Separate the three deals.** Purchase price. Trade. Financing. Mix them and you will lose on at least one.
- **5. Pre-approval before first contact.** Credit union or bank. The store can still beat it. They cannot invent it as the only option.
- **6. Never answer the qualifying script.** What do you drive, what's your payment target, are you buying today — those questions exist to build the box.
- **7. Fees are part of the price.** Doc fee, add-ons, nitrogen, etch, paint protection, “market adjustment.” If it prints on the buyer's order, it counts.
- **8. You visit last, not first.** Test drive a comparable car if you must. Do not negotiate in the building until the bid is in writing.

Phase 0 — Decide the car like an adult

The original fax method failed the moment you said “something in an SUV around \$400 a month.” Dealers cannot bid against each other on a mood. They can bid on a unit.

New-car spec sheet (fill this before you type a single email)

- Year / make / model / trim / drivetrain
- Must-have packages and colors (and what you will live without)
- In-stock only, or incoming / locate acceptable

- Maximum miles you will drive to pick it up
- Your ZIP (taxes and some fees are ZIP-specific)
- Target OTD and walk-away OTD — two different numbers
- Whether you will accept a near-twin VIN if color or a small option differs

Used-car spec sheet

- Year / make / model / trim, or a tight list of acceptable twins
- Max miles, must-have options, colors you will not take
- Accident / title rules (clean title only? one minor ok?)
- VIN if you already found the car
- Independent inspection required before deposit clears, yes or no
- How far you will travel; whether a PPI shop near the dealer is acceptable

If you cannot write the spec on an index card, you are not ready to bid. You are still browsing. Browsing on a lot costs money.

Phase 1 — Build the bid list

Five to eight dealers is the sweet spot. Two is a conversation. Fifteen is a part-time job and the stores start smelling a broadcast shopper. Stay inside the radius you will actually drive.

Who to contact (in order of usefulness)

- **Internet manager / e-commerce / digital retail manager.** Paid to convert written leads. This is your primary target.
- **Fleet manager.** Used to quoting in writing for companies that will not play four-square. Excellent on new volume brands.
- **New-car or used-car sales manager.** If the internet desk is a black hole.
- **Not the “chat now” widget and not the generic lead form** if you can avoid it. Those dump you into a CRM drip. Find a named email.

How to find them: manufacturer inventory locator, dealer site “meet the team,” LinkedIn, or one 20-second call — “I need the email for your internet manager, not a salesperson.” Hang up before the qualifying starts. You are collecting addresses, not making friends.

Phase 2 — The first message (new cars)

Short. Specific. Ready-to-buy language without begging. You want an itemized OTD on a real VIN or a firm locate. You do not want a phone call “to go over numbers.”

NEW-CAR FIRST EMAIL — copy, fill brackets, send

Subject: Ready to buy — written OTD on [YEAR MAKE MODEL TRIM] — ZIP [XXXXXX]

Hi [Name] —

I am buying a [year make model trim / drivetrain] in the next 7 days. Color preference: [color], flexible on [what you will flex].

I am collecting written out-the-door quotes from several [brand] stores. Please quote your best OTD on an in-stock or incoming unit, itemized:

- Selling price of the vehicle
- Destination (if not in selling price)
- Doc / processing / conveyance fee
- Title, registration, and taxes at ZIP [XXXXXX]
- Every dealer-installed accessory or “protection” package that would print on the buyer’s order
- Any market adjustment or addendum

I do not want paint, fabric, etch, nitrogen, or other add-ons. If the unit cannot be sold without them, say so and price them as line items.

I have outside financing arranged. Quote the cash / purchase price. We can compare your rate after the OTD is agreed.

Please include the VIN (or stock number) and a copy or photo of the window sticker.

If the number works I can complete paperwork this week. Reply by email is preferred.

Thanks,

[First name]

Send the same skeleton to every store the same morning. End-of-month and end-of-quarter still matter on new cars. Monday before 10 a.m. still works. You are not being cute. You are being early in their day.

Phase 2B — The first message (used cars)**USED-CAR FIRST EMAIL — VIN already found**

Subject: Written OTD on VIN [VIN] — ready this week — ZIP [XXXXXX]

Hi [Name] —

I am ready to buy VIN [VIN] ([year make model trim], [miles] miles) if the out-the-door number works.

Please send an itemized OTD for ZIP [XXXXXX]: selling price, doc fee, title/registration, taxes, and every add-on that would appear on the buyer’s order. No protection packages.

Also send: current Carfax (or equivalent), the recon list of work already done, and whether a third-party pre-purchase inspection at a shop of my choosing is allowed before any non-refundable deposit.

I have outside financing. Quote purchase price first.

Email preferred. Thanks,

[First name]

USED-CAR FIRST EMAIL — hunting, no VIN yet

Subject: Looking for [year/make/model/trim] under [miles] — written OTD

Hi [Name] — I am buying a [tight spec] within 7–10 days. Max miles [N]. Clean title. [Accident rule]. Color: [list].

If you have a unit that matches, send VIN, miles, photos of all panels and interior, Carfax, and an itemized OTD at ZIP [XXXXXX] with no add-on packages.

I will inspect before I wire or lock a deposit. Email preferred.

Phase 3 — What comes back, and what you do with it

You will get four kinds of replies. Treat them accordingly.

- **Clean itemized OTD + VIN + sticker.** This is a real bid. Log it.
- **“What’s your payment / what are you looking to spend?”** They declined the game. Reply once with the script below. If they persist, they are off the list.
- **“Come in and we’ll make a deal.”** Translation: we do not want this in writing. Off the list unless you enjoy the box.
- **Price with \$2,800 of “protection” bundled in.** Ask them to strip it and re-quote. If they cannot sell the car naked, that is useful information.

REPLY WHEN THEY ASK ABOUT PAYMENT OR TRADE

I shop the out-the-door purchase price first, then trade, then financing — separately. Please send the itemized OTD on the vehicle. If I have a trade I will get that number independently. I already have a loan approval to compare against whatever you offer later.

The comparison sheet

Build a simple table. Winner is lowest honest OTD on a unit you will actually take, not the store with the nicest email.

Line item	Dealer A	Dealer B	Dealer C
VIN / stock #			
Vehicle selling price			
Destination			
Doc / processing fee			
Add-ons they will not remove			
Market adjustment			
Tax / title / license (your ZIP)			
OTD TOTAL			
Miles / color / options notes			
Inspection allowed? (used)			
Deadline they will honor			

Print this page. Write on it. The point of paper is that you can see three totals at once without a salesperson narrating.

Phase 4 — Second-round leverage

Take the lowest complete OTD. Send it to the next-best store you would actually buy from. Do not shop a \$400 gap across eight dealers for two weeks. That is how deals die and how you become “that guy.” One clean round of beat-this is enough.

SECOND-ROUND EMAIL

Thanks for the quote on VIN [VIN]. I have a complete written OTD of \$[amount] from another [brand] store on a comparable unit ([year/trim/miles or VIN]).

If you can beat that total out-the-door — same rules, no add-on packages — I am prepared to proceed with you this week. If not, I will close with them.

Please confirm the new OTD in writing with the VIN.

Do not forward the other dealer’s entire worksheet with letterhead if you can avoid it. State the number and the comparability. Some desks get precious about “shopping our quote.” You are allowed to shop. You do not need to donate their internal math.

Phase 5 — Trade-in, if you have one

Get three numbers before you mention the trade to anyone selling you a car: instant offers from the big online buyers, a wholesale-range estimate, and one independent used-car desk that will write an offer without tying it to a purchase. The selling dealer’s trade number is a fourth bid, not the truth.

When you finally send trade details, send them after the purchase OTD is agreed, as a separate email: year/make/model, miles, condition notes, payoff if any, photos. Ask for the trade allowance as a line item that does not quietly raise the selling price. If the store “gives you more on the trade” and the car price jumps the same amount, you have been entertained, not paid.

Phase 6 — Financing without the sermon

Walk in with a pre-approval. Let the store beat the APR or the fee mix if they can. Compare APR, term, and whether they are packing products into the loan. A lower payment with a longer term and a \$2,400 warranty stuffed in is not a win.

You can decline every F&I product. Say it once, calmly: “No warranty, no GAP from the store, no fabric, no maintenance plan. Print the contract without them.” If they need a manager for that, good. That is what managers are for.

Phase 7 — The only reason you go to the store

New car

Confirm VIN on the windshield matches the quote. Walk the car in daylight. Check for transport dings, mismatched paint, option codes vs. window sticker. Read the buyer’s order line by line against your emailed OTD. If a new fee appeared, you leave or they strike it. You already did the hard part at home.

Used car

PPI before any non-refundable money if the car is not cheap enough to treat as a gamble. Same VIN check. Paint meter if you own one or the inspector does. Service records. Airbag and warning-light scan. Test drive on a road that is not the dealer's block.

Scams in 2025–2026 lean on cloned dealer websites and wire-before-you-see-it listings. If a “dealer” will only take a wire to a personal name, has a brand-new domain, or cannot produce a physical lot you can verify on Street View and a state dealer license, you are not buying a car. You are funding a stranger.

New-car section — extra leverage

- Invoice is not your price. It is a reference. Holdback, advertising, and stair-step money sit behind it.
- Manufacturer incentives are usually ZIP- and credit-tied. Ask which ones are already in the quote.
- “Market adjustment” is a choice. High-demand trims still carry them. Your move is another store or a different trim — not an argument about fairness.
- Incoming units: get the VIN or a factory order sheet. A quote on a ghost is a conversation, not a bid.
- Employee / supplier / friends-and-family pricing programs exist. If you qualify, use that as a floor, then still bid it.

Used-car section — extra leverage

- Days on lot matter. A unit sitting 60+ days has a different desk conversation than last Tuesday's trade.
- Certified pre-owned is a product. Price the certification separately from the car if you can.
- Private-party comps set a ceiling. If the dealer is above a clean private sale plus tax advantage, say so once.
- Do not skip title/brand checks because the photos are pretty. Salvage and flood writing still hides in pretty listings.
- A deposit should be refundable until PPI passes. If they will not do that on a \$30k car, keep walking.

What the old fax method got right

The Motley Fool Fax-a-thon (mid-2000s, with cousins in earlier consumer books) understood three things that email culture keeps trying to forget.

- **Identical asks create comparable bids.** If every store answers a different question, you cannot pick a winner.
- **A deadline concentrates the mind.** “This week” is a deadline. “Whenever” is a newsletter signup.
- **No phone number on the first contact** used to keep the follow-up on paper. Today you can give a number, but you still steer every substantive number back to email so it exists when F&I “doesn't see that quote.”

Use fax if you want a physical artifact on a manager's desk at a store that still worships paper, or if email is being ignored. Do not expect 2005 response rates. Most desks live in a CRM now.

OPTIONAL FAX COVER — novelty / last-ditch desk shot

TO: New / Used Car Manager | FROM: [First name] | DATE: [] | PAGES: 2

RE: Written out-the-door bid — [YEAR MAKE MODEL TRIM] — decision this week

I am purchasing the vehicle specified on page 2 within seven days from the store that sends the best complete out-the-door price. I am sending the same request to other [brand] dealers in the region.

Please fax or email an itemized OTD (selling price, fees, taxes at ZIP [], add-ons) and the VIN. No protection packages. Outside financing is arranged.

Email: [address] Fax return: [optional]

I will not discuss monthly payment or trade until the purchase price is in writing.

Scripts for the sentences they will try

“What monthly payment are you hoping for?”

I don't shop payment. What's the out-the-door price on that VIN?

“What are you driving now?”

We'll talk trade after we agree on this car's price. Do you have the OTD?

“You have to come in for a number.”

I buy from the store that writes the number first. Email is fine.

“This deal expires today.”

If the written OTD is good today it should be good tomorrow. Send it.

“Everyone adds the protection package.”

I don't. Please quote the car without it, or itemize it so I can decline.

“We'll beat any deal if you come in.”

Beat this written OTD of \$X in writing and I will come in to sign.

“The manager has to meet you.”

The manager can reply to this email. I'm available to sign when the paper matches.

A one-week timeline that does not sprawl

Day 0. Spec card. Pre-approval. Bid list of 5–8 named emails. Trade instant offers if needed.

Day 1 morning. Send first emails (same text, customized VIN/spec only).

Day 1–2. Log replies. Kill anyone who will not write an OTD.

Day 2–3. One second-round beat-this to your preferred runner-up.

Day 3–4. PPI scheduled on used; VIN/sticker confirmed on new.

Day 4–7. Sign the order that matches the email. Decline the buffet in F&I. Leave.

*If a store cannot produce a written OTD in 48 hours on a car they advertise as in stock, they are not your store.
They are a showroom with a phone.*

Final checklist before you hand over money

- VIN on car = VIN on quote = VIN on buyer's order = VIN on title paperwork
- OTD on the printed order matches the email within rounding and actual tax calc
- No new add-ons appeared as “already installed”
- Trade allowance and payoff are separate lines, not a mystery net
- APR, term, and amount financed match what you agreed — products stripped if you declined them
- You have a copy of everything you signed, including the arbitration clause you at least read
- Used only: PPI report in hand, or you accepted the risk in writing to yourself
- You know where the car is tonight and who is legally selling it

The fax was never magic. The magic was refusing to negotiate from a chair they own. Email is the fax. The OTD is the whole fight. Everything else is theater.

This document is a consumer strategy guide, not legal, tax, or lending advice. Dealer practices, fees, and disclosure rules vary by state. Read the contract.