BUY A MOTORCYCLE THE RIGHT WAY

Includes 17-point buying checklist!

Everything You Need To Know About Choosing, Finding And Buying The Right Motorcycle
Nobody wants buyer’s remorse. And it’s even worse when it’s over something as close to your soul as motorcycling.

With a little homework and a lot of patience, you can dodge that lead-in-your-gut feeling and ride away from any motorcycle deal with a big smile that will last for years.

But it’s not easy to know what you want, and it’s even harder when motorcycles bring their own unique concerns. These tips don’t guarantee the perfect deal, but they’ll get you darn close.

**Before You Start**

It may seem pretty obvious, but before you head out with cash in hand, have a good idea of what you want.

And don’t just decide on a class of bike, narrow your search down to a few models.

Thankfully, that’s easy to do.

One of the benefits of buying a used motorcycle is it has some history. Previous owners are generally happy to share tales of woe or success, and a simple web search of key terms will usually bring up dozens, if not hundreds, of first-person accounts of riding (and living) with your potential bike.

For slightly more in-depth reviews, motorcycling magazines and websites will be able to provide everything from first impressions to long-term tests.

The next step might not be so obvious, but it’s equally important, particularly if you’re looking at performance-oriented machines. When you can count your potential bikes on one hand, dial up your insurance agent and get real-world quotes.

Some bikes—say, a Suzuki GSX-R1000—can be pretty pricey to insure for younger riders or those with more colorful driving records. The point isn’t to steer you away from these models, but to make it clear that there are potentially vastly different costs associated with different bikes that go beyond the purchase price.

Once you’ve found something you like that won’t take too big a chunk out of junior’s college fund, get ready. Now the real work begins.
Used Motorcycle Buying Tips

DON’T PICK A LEMON

Perhaps even worse than buying the wrong bike is buying the right bike and having the top-end frag on the ride home.

No, you can’t check everything. And even if you could, pristine, well-maintained and carefully ridden bikes have been known to reach an early end.

There are some things you want to look at closely, though. Depending on your time and mechanical skills, these can be negotiating points or reasons to pass.

- **Know what you want.** Web-based discussion forums for your model or type of riding will be the best source of information. These people are real riders who have spent real money maintaining their bikes. Expect to find detailed knowledge (and strong opinions) about model-specific concerns.

- **Check the maintenance records.** Sure, these can be fudged, but when you buy a used motorcycle, some level of trust must be assumed. If physical records don’t exist, ask for a verbal account of maintenance history.

- **Test for excessive bearing play.** Ask the seller to put the bike up on the centerstand. Gently tug on the fork tubes front to back, feeling for play in the steering head. Also feel for movement in the front and rear wheels and side-to-side action in the swingarm. Basically, any play is bad and a safety hazard.

- **Check the steering head lock.** Does it work? Use the key and find out for yourself. But just as important, look for any signs of damage or excessive wear. Has it been replaced or repaired? If so, the bike may have been stolen.

- **Examine the air filter.** It should be clean and properly installed. Consider a zero-tolerance policy. Dirt in the engine is a very bad thing. Also, is the airbox intact? Extra holes (punchouts) could be fine (as long as they are outside the filter), but ask the seller why they were performed.

- **Check all fluid levels.** Discolored brake fluid, low coolant levels and dirty (or gray) oil are all bad signs. Don’t forget that some bikes have separate crankcase and transmission oil—and two dipsticks.

- **Perform a visual once-over.** Look for any obvious mechanical issues—loose or missing fasteners, fluid leaks, pitting in fork tubes, rust in the fuel tank, cable continuity, chain play, sprocket condition, cracked wiring, etc.

- **Examine tire wear.** Look for left side wear on both tires (right-side driving means more distance is covered turning left) and center wear in the rear. You want at least 1/16-inch of depth in the tread, or covering part of Lincoln’s head on a penny. Check the tire pressure while you’re down there. Improperly inflated tires may hint at lazy maintenance habits elsewhere.
• Perform another visual once-over. This time, focus on cosmetics with an eye toward identifying crash signs. Look for inconsistencies in paint shade or texture. Cracks in plastic or fiberglass may be invisible from the outside but obvious from the inside. Use a flashlight and check all the cracks and crevices. Examine footpegs and sidecases for scrapes. Do the control levers appear extra-shiny? Ask why and when they were replaced.

• Operate all controls. While the bike is still on the centerstand, give it a “dry run.” Test the brakes, operate the clutch and take note of sufficient play, shift gears, flip the turn signals, beep the horn.

• Time for a test ride. Don’t get offended if you’re shot down. Many bikes have gone out for test rides and have not come back, so sellers have good reason to be wary. A reasonable alternative is asking for a “first-ride-cash-back” guarantee—you hand over the cash, the seller hands over the keys and you have an hour or so to return the bike, damage free, if you’re not satisfied.

THE NEXT LEVEL

If you’re not sure of your own diagnostic skills, or just value a second set of eyes, consider paying a local mechanic or dealer to give the bike a once-over.

This also dodges the test-ride bullet. Most reasonable sellers won’t mind if a paid professional takes the bike out for a spin, and if they do mind, it’s a big red flag.

While you’re at the shop, also find out if they sell a limited warranty for used motorcycles. If so, ask the seller how much he would contribute to the cost.

AMA CLASSIFIEDS

Online bike classifieds have changed the way we shop for used motorcycles. You no longer have to smudge your fingers and strain your eyesight perusing page after page of regional “trading papers.”

A good place to start your online search is at the official AMA Member Classifieds, powered by Sprocketlist. Just go to http://ama.sprocketlist.com.
Bikes listed by AMA members are identified in the listing, so you know you’ll be buying from an experienced motorcyclist.

Most model-specific, web-based forums have For Sale and Want To Buy areas. The benefit here? At least you know the seller had access to the maintenance resources of the discussion board.

Of course, for many, Craigslist.org is the ultimate source for used goods, including motorcycles. You can find some good deals here, but many people also use it to clean out old storage sheds or forgotten garages. However, if you apply ample mechanical scrutiny (and double check the title), you should be fine.

While the days of one-bid, low-ball auctions appear to be over, eBay can still turn up some good deals, but you may invest more time in bidding and watching than actual buying.

While searching through ads, you’ll no doubt get an idea for reasonable prices. A great source for pricing information is the Black Book Motorcycle Value Guide. Based on actual sales, its prices should be in the ballpark of what you can expect to pay. More info: www.blackbookusa.com.

SO YOU’VE BOUGHT ONLINE…

Assuming the seller isn’t local, you now have two additional expenses that are probably money well spent: escrow service and shipping.

- **Third-party safety.** An escrow service is a licensed and regulated company that will hold your money and only release it to the seller after you’ve received the motorcycle. There are many services, and they aren’t free, but the peace of mind they provide may be worth it.

- **Escrow alternatives.** Online scams are prevalent, so it’s understandable that the seller will be wary of anything that isn’t cold, hard cash. However, two relatively safe options (in that they are extremely hard to fake) are U.S. Postal Service money orders (available in $1,000 increments and can be cashed at any U.S. Post Office) and direct bank transfers. The bottom line here is to understand that the seller will be cautious, for good reason, and don’t get offended if they won’t take your personal check. You can always suggest the seller talk to his or her own bank for suggestions.

- **Getting your bike.** You want a reliable shipping company moving your bike. In most cases, it will be up to you, not the seller, to hire the shipping company. That means it’s on you if something goes wrong.

Three well-known shipping companies are Federal (www.funtransport.com), Griffin Moving & Storage (www.alliedagent.com/griffin) and J.C. Motors Transport (www.motorcycleshippers.com). Don’t forget to ask about any discount for your AMA membership.


### CROSSING T’S, DOTTING I’S

There’s more to a bike than plastic and metal bits. There are also the pieces of paper that make it yours and legal to ride on the highway. You should be just as diligent checking these as you are the mechanical condition of the bike.

- **Match the VINs.** The VIN on the frame should match the VIN on the engine, and both should match the VIN on the title. If there’s a discrepancy, there should be a very good reason. If not, keep shopping.

- **Check the VIN.** Call it into your insurance company for a rate quote. Call it into the manufacturer for any recall info. And, if your local authorities offer the service, call the cops to see if it has been reported stolen.

- **Title: Real or memorandum.** If the bike is owned free and clear, the owner should present the actual title. If there is a lien

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### 12 SIMPLE QUESTIONS

Evaluating the seller is almost as important as evaluating the motorcycle. These questions will help you assess the history of your potential ride—and the propensities of the previous owner.

1. Why are you selling this motorcycle?
2. Are you the original owner? If not, how long have you had it, and how many miles have you put on it?
3. Is it for commuting or recreational riding or both?
4. How often do you ride it?
5. Where do you get it serviced?
6. What service work do you perform yourself?
7. Where do you buy parts?
8. What aftermarket (non-OEM) parts have you installed on the motorcycle?
9. How long have you been riding?
10. What other motorcycles have you owned?
11. How does this bike compare—in terms of reliability, performance, value?
12. Would you ever buy another bike like this one? Why or why not?
on the bike, depending on your state the owner could have anything from just a bill of sale to a memorandum title, which can look like the real thing but is just a temporary statement of legal possession until the loan is paid off.

• **Getting the payoff right.** If you can’t walk away with the real title with the bike, you should contact the finance company directly. Get a payoff and send the check or wire the money to them, only giving the seller the difference. This is what dealers do when one vehicle is traded in for another one. Be no less careful.

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**DOING IT IN THE DIRT**

• **Dirt hurts!** A reasonable rule of thumb is that dirtbikes age in “dog miles” relative to their street brethren of similar vintage. Even though they cover far less ground, off-highway motorcycles are routinely ridden in conditions that most street bikes don’t see on their worst days. Sand, mud, rocks and water can lay waste to any exposed bearing, bushing or seal. Check the fork tubes for oil residue; this indicates a blown fork seal (and possibly contaminated front brake pads). Expect greater wear in the chain, and feel for extra slop in the foot pegs. Are the edges on the knobbies sharp? If not, traction may be significantly reduced regardless of knobby depth.

• **Internal investigation.** Add to the equation that the smaller engines in dirtbikes are consistently revved to their limits to generate the power necessary to conquer extreme terrain, and you have some additional internal concerns, as well. Look for frequent oil changes. While opinions on frequency vary, if the seller reports anything considerably less than what’s recommended in the manual, you might want to move on. Also, find out what type of oil has been used. Cheap oil isn’t necessarily bad, but if the seller used a “car oil” that has energy-conserving friction modifiers, the clutch may have suffered. And don’t forget that air filter. It should be clean and freshly oiled.

• **Getting legal.** While the regulations for street bikes are pretty uniform across state lines, this isn’t always the case for dirtbikes. Some states require off-highway motorcycles to be registered. Some don’t. Some states require off-highway motorcycles to be titled. Some don’t. Some do one but not the other. This is not a minor point. If you buy an untitled or unregistered bike and don’t get it legit in your state, you may not be able to ride it on public land. Even if you’re only looking at used bikes in your state, it doesn’t hurt to call the local title and registration office and find out what registration, if any, is necessary. Not planning to ride on public land? Still make the call. All things being equal, you’ll want a bike that’s easy for the next owner to register, if he or she intends to do that.
THE HOME STRETCH

The model’s right. The bike is tight. The title is solid. The asking price is fair. Before you shake on it, make sure you’ve done these three things.

- **Are extras included?** Some owners remove both standard and optional factory equipment, such as bags or a backrest. Insist they kick in the unused goods. Also ask for any stock equipment, if it has been replaced with aftermarket parts. And don’t forget the tool kit.

- **“Is this the bike I want?”** Often, what looks great in photographs and sounds great in website reviews falls flat in person. Even if the bike itself is sound, if the model didn’t stand up to its lofty rep, go back to the drawing board. This is your last chance.

- **Negotiate.** Don’t just meet the asking price without trying to get a better deal. Every item you found wrong is a negotiating point. You may get nowhere, but you might save a few hundred bucks, too. And never forget the power of these seven words: “Is that the best you can do?”

CONVERTING MEMORIES TO CASH

Selling is a relatively passive process compared to buying: You usually have to wait for the buyers to find you. But that doesn’t mean you can’t be proactive about moving your motorcycle.

- **Conditioning the bike.** You don’t need to go nuts, but a thorough cleaning is worth the effort. Pay particular attention to the engine, as it will receive some close scrutiny.
• **Crafting your ad.** Be to the point. Include engine size if it isn’t clear in the model name, as well as the class of motorcycle (cruiser, standard, dual-purpose, etc.). Get the mileage in there, as well. Are extras included? List them. And don’t forget a price.

• **Be straight.** Stretching the truth may get knocks on your door, but it will send them running away if they sniff even a hint of dishonesty. Also, don’t fudge your maintenance record. If you last changed the oil years ago, and the buyer asks, fess up.

• **Pricing your ride.** Yes, we understand that the motorcycle is a part of you. It has taken you to the top of the world, to the edge of the earth and back again. Whatever. Potential buyers could care less. If you don’t price it close to the market (see www.ebay.com or www.blackbookusa.com), not only will you not get any calls, you simply won’t sell it.

• **Stop selling.** This one’s simple, but is probably biggest mistake a seller can make. When they say they’ll take it, stop selling! If you keep talking you’ll only give the buyer more data (or time) to change his or her mind.

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**WATCHING YOUR BACK**

If you want to sell your bike, you’ll naturally be vulnerable in a few areas, but careful attention can keep you safe.

• **How far do they go?** Expect some serious mechanical inquiry, but that doesn’t mean you have to let them check the clutch plates for slight warping, for example. Bottom line: If you don’t trust their (or your) mechanical ability to dig into something, put on the brakes.

• **Cash or check?** In today’s world of cheap color printers and the magic of Photoshop, prefer cash. A reasonable alternative is simply to make the deal at the buyer’s bank. There, you can watch the teller draw up the cashier’s check yourself. For long-distance transactions, direct bank transfers and U.S. Postal Service money orders are relatively safe. However, check with your bank for their opinion before you commit to a particular payment option.

• **Don’t be scammed.** You’ll probably list your bike online. If so, you’ll definitely receive a few overseas offers to buy your bike with an overseas cashier’s check. Don’t bite! And even if you do, absolutely, positively don’t ship the bike before the check clears both banks: yours and the buyer’s.

• **Bill of sale.** Even if you hand over the title, write up two bills of sale: one for you, one for the buyer. Include names, date, place, and the driver’s license number of the buyer as well as the VIN, year, and model of the motorcycle. Both parties need to sign each copy. This gives you a paper trail in the unlikely event that a machine with a mysterious resemblance to yours is used as a getaway vehicle later that evening.

• **Keep your tag (or not...).** In some states, the tag is yours. In others, it goes with that particular vehicle. Know the law in your state. If the tag isn’t tied to that specific motorcycle, keep it. No exceptions.

• **Location, location, location.** Some sellers don’t mind welcoming potential buyers into their garages. Others are squeamish about strangers getting an eyeful of their other toys. It’s a personal call, but if you find yourself in the second group, some good alternatives are a nearby parking lot or the buyer’s bank.
Used-Bike Buying Checklist

How do you make sure you don’t overlook something when you’re checking out a used motorcycle? Print this checklist and take it with you.

- **DO YOUR RESEARCH**
  Before you put any motorcycle through its paces, read magazine articles, website reviews and visit online enthusiast discussion forums to glean information about that model’s idiosyncrasies. For example, a BMW boxer drains the lifters when it’s shut off, so it may make quite a racket when it starts up. If you didn’t know that beforehand, you could walk away from a perfectly fine motorcycle.

- **MATCH THE VINS**
  The VIN on the frame should match the VIN on the engine, and both should match the VIN on the title. If there’s a discrepancy, there should be a very good reason. If not, walk away.

- **CHECK THE VIN**
  Call it into your insurance company for a real rate quote. Call it into the manufacturer for any recall info. And, if possible, call it into state authorities to see if it has been reported stolen.

- **CHECK THE MAINTENANCE RECORDS**
  Sure, these can be fudged, but when you buy a used motorcycle you have to accept that you must rely on some level of trust. If these don’t exist, ask for a verbal account of maintenance history.

- **EXAMINE TIRE WEAR**
  Look for cupping and make sure there’s at least 1/16 of an inch of tread. Check the tire pressure while you’re down there. Improperly inflated tires may hint at lazy maintenance habits elsewhere.

- **TEST FOR EXCESSIVE BEARING PLAY**
  Ask the seller to put the bike up on the centerstand. Gently tug on the fork tubes front to back, feeling for play in the steering head. Also feel for movement in the front and rear wheels and side-to-side action in the swingarm. Basically, any play is bad and a safety hazard.

- **CHECK THE STEERING HEAD LOCK**
  Does it work? Use the key and find out for yourself. But just as important, look for any signs of damage or excessive wear. Has it been replaced or repaired? If so, the bike may have been stolen at one time.

- **EXAMINE THE AIR FILTER**
  It should be clean and properly installed. Consider a zero-tolerance policy. Dirt in the engine is a very bad thing. Also, is the airbox intact? Extra holes (punchouts) could be fine (as long as they are outside the filter), but ask the seller why they were performed.

- **CHECK ALL FLUID LEVELS**
  Discolored brake fluid, low coolant levels and dirty (or gray) oil are all bad signs. Don’t forget that some bikes have separate crankcase and transmission oil—and two dipsticks.

- **PERFORM A VISUAL ONCE-OVER**
  Look for any obvious mechanical issues—loose or missing fasteners, fluid leaks, pitting in fork tubes, rust in the fuel tank, cable continuity, chain play, sprocket condition, cracked wiring insulation, etc.

- **PERFORM ANOTHER VISUAL ONCE-OVER**
  This time, focus on cosmetics with an eye toward identifying crash signs. Look for inconsistencies in paint shade or texture. Cracks in plastic or fiberglass may be invisible from the outside but obvious from the inside. Use a flashlight and check all the cracks and crevices. Examine footpegs and sidecases for scrapes. Do the control levers appear extra shiny? Ask why and when they were replaced.

- **OPERATE ALL CONTROLS**
  Test the brakes, operate the clutch and take note of sufficient play, shift gears, flip the turn signals, beep the horn, etc. If a test ride is not allowed, then put the bike on the centerstand and do a “dry run.”

- **START IT**
  If the seller isn’t hip to a test ride, don’t get too discouraged. Many motorcycles have gone out for test rides and have not come back. But, by all means, start the bike. Put at least four of your senses to work: listen for odd noises, look for smoke, smell for burnt oil or coolant, feel for heavy vibrations. Throttle response should be crisp off idle and significantly more smoke should not accompany more throttle.

- **GET OUT THE TOOLBOX**
  At the least, check tire air pressures. If you’re so equipped and mechanically able, test the resistance of the electrics with a multimeter, brake disc thickness with a micrometer and cylinder compression with a compression tester.

- **ARE EXTRAS INCLUDED?**
  Extras you want can make the deal sweeter. If the bike has aftermarket parts you don’t want, see if the owner will take them off and lower the price. Ask for any stock equipment that was replaced with aftermarket parts. And don’t forget the tool kit.

- **“IS THIS THE BIKE I WANT?”**
  Often, what looks great in photographs and sounds great in website reviews falls flat in person. Even if the bike itself is sound, if the model didn’t stand up to its lofty rep, go back to the drawing board. This is your last chance.

- **NEGOTIATE**
  Don’t just meet the asking price without trying to get a better deal. Every item you found wrong is a negotiating point. You may get nowhere, but you might save a few hundred bucks, too. And never forget the power of these seven words: “Is that the best you can do?”