CARLARITY

THE TRUST LAYER FOR CAR BUYING

Owner's Manual

The complete guide to your report, your verdict, and the years after. Keep it handy — almost every question you'll have is answered somewhere in here.

getcarlarity.com · Edition 1 — July 2026

What's inside

START HERE

Welcome

Everything your report can do for you — in plain English, with no jargon and no assumed expertise.

Hi — welcome to Carlarity. You bought (or you're about to buy) the most honest look you can get at a car deal before you sign it. This manual is your complete guide to everything Carlarity does: your report, your verdict, your negotiation, and the Garage that keeps working for you in the years after you buy.

You do not need to be technical to use any of this. If you can copy a VIN and read a text message, you can run Carlarity. Read the section you need, follow the steps, and you're done.

The one idea behind everything

Car buying runs on an information gap: the dealer knows the real numbers, and most buyers are guessing. Carlarity closes that gap. You give us the VIN and the deal on the table; we give you an independent, data-backed report that says whether the deal is fair — **before** you sign, while you can still do something about it.

> **GOOD TO KNOW**
>
> Carlarity is paid by buyers, not by the industry. No dealer affiliations, no referral fees, no data selling, no advertising. One price, one side: yours. That independence is the product.

What you need before you start

You need	Where to find it
The 17-character VIN	The listing page, the driver's-side dashboard corner, the door-jamb sticker, or the window sticker.
The deal numbers	Price, fees, and (if financing) APR, term, and down payment — from the listing or the dealer's worksheet.
Your trade-in numbers (if any)	What the dealer is offering, and your remaining loan payoff if you still owe money.
10 quiet minutes	Two minutes of setup, results in minutes. Best done before you're sitting in the finance office.

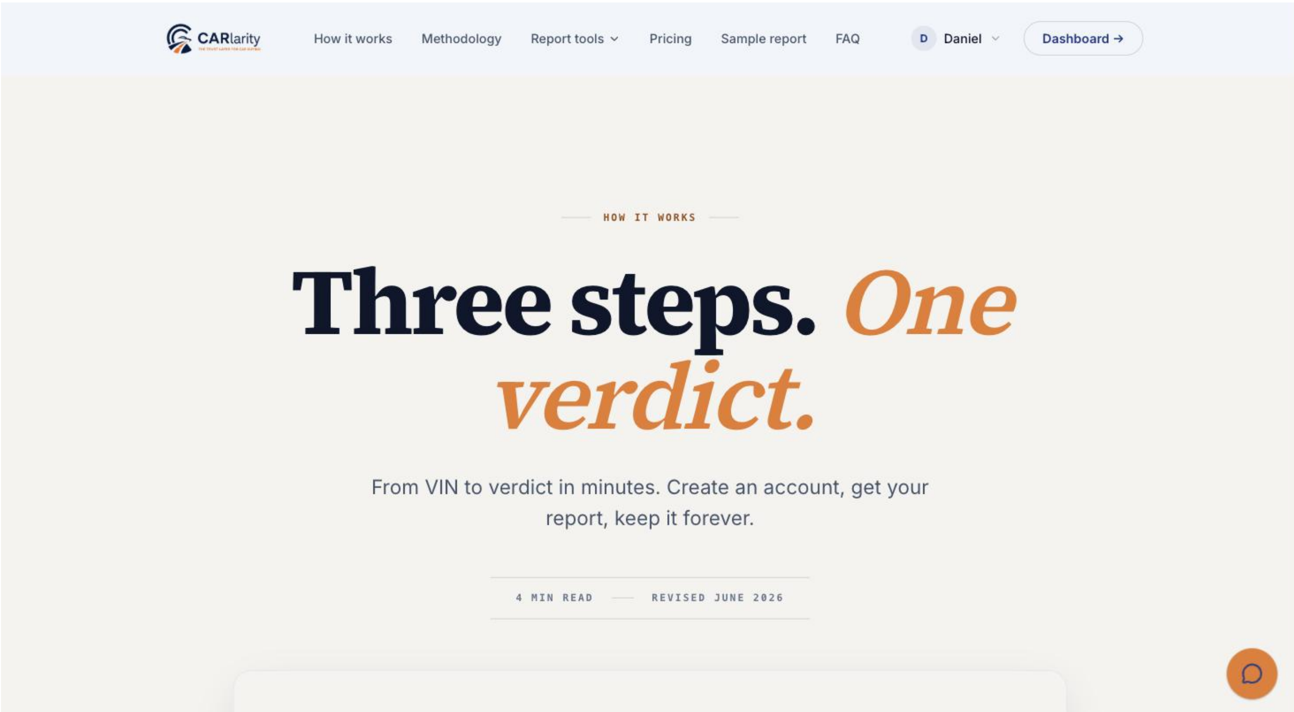
> **TIP**
>
> Don't worry about being exact. Carlarity's analysis accounts for typical fee ranges — you can always re-run the report with updated numbers once the dealer hands you the real worksheet.

PART 1

The big picture

Three steps in, one verdict out — and four questions every report answers.

Carlarity is deliberately simple on the surface: **three steps, one verdict.** You identify the car, you describe the deal, and you get a clear answer. Under the surface, your report runs through independent pricing analysis, fee detection, financing math, depreciation modeling, and safety-recall checks — but you never have to think about the plumbing.



How it works: from VIN to verdict in minutes.

The four questions every report answers

Question	What you get
1 · Is this deal fair?	Price, trade-in credit, and fees scored against the current market for this exact vehicle.
2 · What will it really cost me over time?	Financing costs, depreciation, and ownership projections — the cost after the handshake.
3 · What should I do right now?	A plain-English verdict backed by the numbers, plus specific negotiation points.
4 · What should I watch after I buy?	Equity, payoff timeline, and early-warning signs like open safety recalls.

Where the answers come from

Carlarity pulls the vehicle's identity from the federal VIN database, market evidence from live listing data and pricing providers, fuel-economy and ownership data from government sources, and safety-recall campaigns from NHTSA. Every number in your report is scored for how strong the evidence behind it is — and the report tells you that score to your face (Part 6).

THE HONEST PART

Some tools sound confident about everything. Carlarity doesn't. When the evidence is strong, we say so. When it's thin, we say that too — in writing, on the report. We would rather show limited confidence than pretend the data is stronger than it is.

PART 2

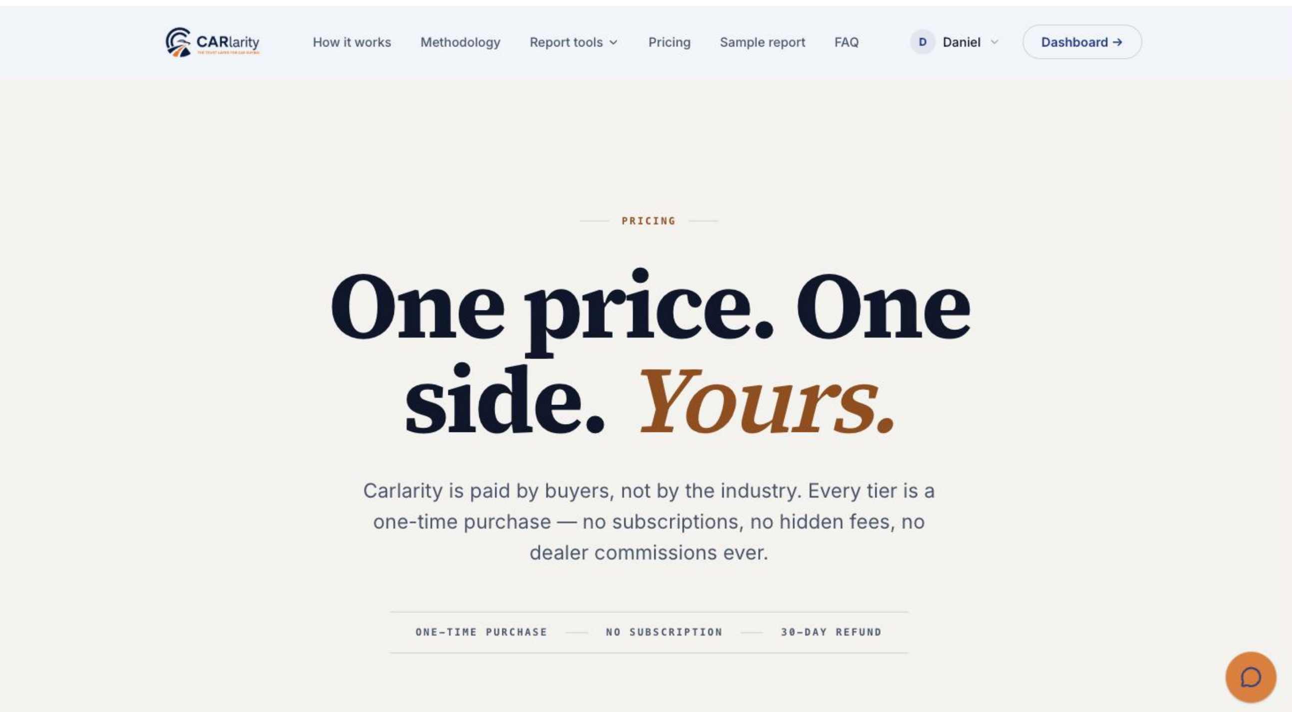
Getting in

Your account, your purchase, and the guarantee behind it.

Pricing — one-time, no subscription

Every Carlarity tier is a **one-time purchase**. No subscriptions, no hidden fees, no dealer commissions — ever.

Tier	Price	Best for
Single Report	$29.99	One car, one deal on the table. The core product.
Three Reports	$49.99	Actively shopping — evaluate and compare deals side by side.
Seven Reports — Active Shopper	$99.99	A serious search, plus Carlarity Garage tracking. Still one-time — never a subscription.



The pricing page: one price, one side — yours.

The 30-day guarantee

Every purchase is backed by a 30-day refund guarantee. If Carlarity didn't help you, tell us within 30 days and we'll make it right — the exact process is in the FAQ under "What's the refund process?" and in the Terms.

Signing in

1. **Create your account** — You'll set this up at checkout with your email. Your reports live in your account permanently — buy once, keep forever.
2. **Bookmark your dashboard** — After sign-in you land on your Dashboard at getcarlarity.com/app. This is your home base.

3 **Lost your report link?** — Sign back in — everything is under My Reports. There's also a recovery answer in the FAQ if you've lost the email.

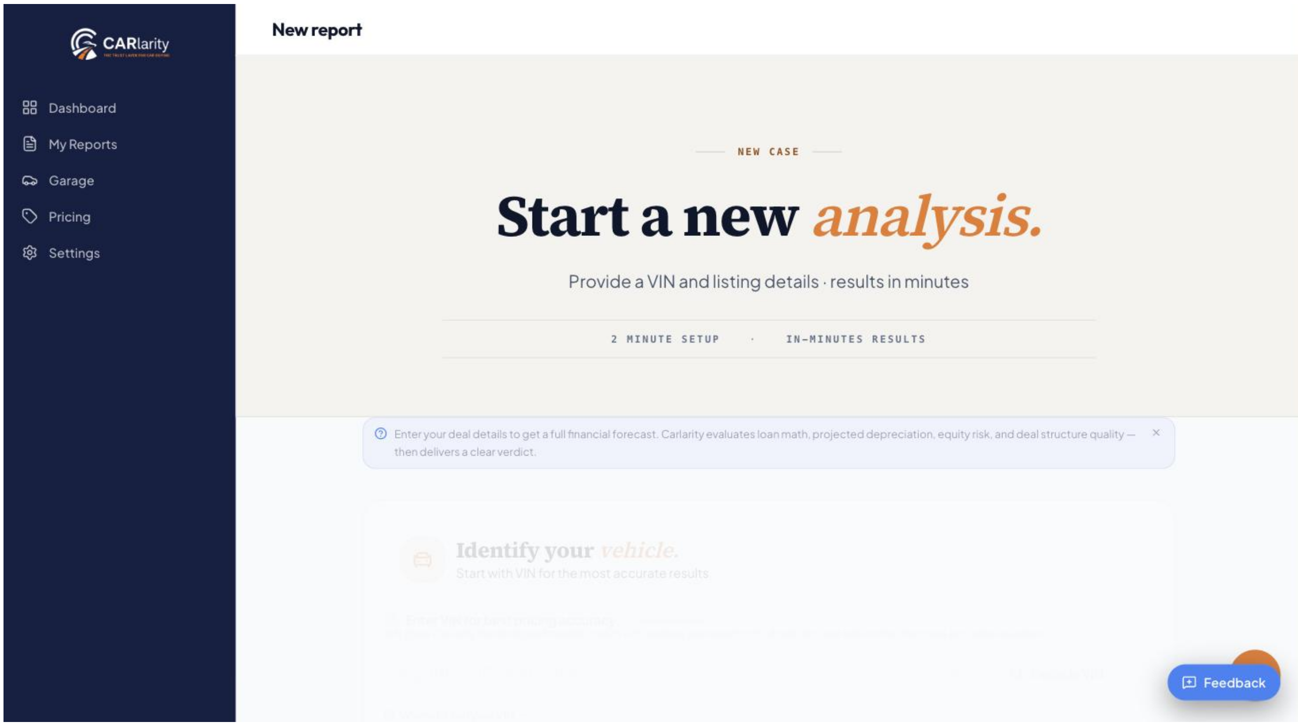
Finding your way around

Menu item	What lives there
Dashboard	Your at-a-glance home: recent cases and quick actions.
My Reports	Every report you've run — organized by verdict, with side-by-side compare.
Garage	The vehicles you own and track: value, equity, and signals (Part 7).
Pricing	Buy more reports or upgrade your tier.
Settings	Your account, email preferences, and data controls.

PART 3

Your first report, start to finish

From pasting the VIN to pressing Generate — every screen, every field, in order.



Start a new analysis: two-minute setup, results in minutes.

Step 1 — Identify the vehicle

1. **Open a new case** — From your Dashboard or My Reports, choose **Open new case**.
2. **Paste the 17-character VIN** — The VIN pins the analysis to the exact car — not just "a 2023 Model 3," but *this* one. Press **Decode VIN**.
3. **Check the decode card** — Carlarity shows what the VIN itself proves: year, make, model, body style, fuel type — plus trim, drivetrain, and engine where available.
4. **Confirm it's your car** — If the card matches the car you're looking at, press **Yes, This Is My Car**. If not, re-check the VIN — one wrong character changes everything.

> **GOOD TO KNOW**
>
> Sometimes the decode card shows a dash for trim or drivetrain. That's normal — some manufacturers (Tesla is the famous one) don't encode the trim in the VIN at all. Carlarity fills those gaps from live listing data where it can, and honestly tells you when it can't. Anything filled from a listing rather than the VIN is graded accordingly — it never silently inflates your report's confidence.

Step 2 — Tell us how you're buying

Buying mode	Choose it when
Negotiable dealer price	A standard franchise or independent dealer. We analyze sticker data, fees, add-ons, trade-in, and out-the-door costs.

Buying mode	Choose it when
Online fixed-price	Carvana, CarMax, Vroom, Tesla — price is locked, so the verdict frames as accept / keep looking / pass.
Already purchased — return window	You bought it; verify the deal before the return period closes.
Private seller	Buying from an individual — a streamlined form focused on asking price and financing.

> **TIP**
>
> Not sure? Pick **Not sure** — it defaults to negotiable dealer and you can change it later.

Step 3 — The window sticker (optional, but powerful)

If you have a photo of the window sticker (the Monroney label), upload it. Carlarity extracts packages, options, and MSRP data to strengthen the analysis — it's the single best way to firm up the vehicle's exact identity. Don't have it? Skip — the report works without it.

Step 4 — The deal worksheet

1. **Vehicle and market context** — Current mileage (improves pricing accuracy), condition, ZIP code (localizes market pricing), and your state — required, because it sets your taxes, title, and registration.
2. **Vehicle price** — The negotiated selling price before taxes and fees — the number the dealer quoted you.
3. **Doc fee and add-ons** — Enter the dealer's doc fee and any add-ons individually (or as a lump sum). Carlarity flags items that are commonly optional or overpriced.
4. **Trade-in and payoff** — What the dealer offers for your trade, and what you still owe on it. If you owe more than it's worth, that difference matters — the report will show you exactly how much.
5. **Financing terms** — Cash down, APR, and term in months. A low monthly payment can come from a longer term, not a better deal — the report checks.

Step 5 — The out-the-door preview

Before you generate, the worksheet shows a live **Out-the-Door Breakdown**: sale price, sales tax for your state, doc fee, title, registration — the real total, plus the financed amount, monthly payment, total interest, and total loan cost. This is the number that matters, and most buyers never see it until the finance office.

> **WATCH OUT**
>
> If the dealer's worksheet OTD is meaningfully *lower* than Carlarity's modeled OTD, ask the dealer to itemize their fees — there may be undisclosed line items.

Step 6 — Generate

Press **Generate Forecast**. Your report is typically ready in minutes and saved permanently to My Reports.

PART 4

Your verdict

Four verdict families, one per report — and exactly what to do with each.

Every report ends in one clear verdict. There are four families (with display variants that adapt to your buying mode and how strong the pricing evidence is):

Verdict	What it means	What to do
BUY	The data supports it. Price is at or below market, fees are clean, financing is reasonable.	Move with confidence — and still skim the fee and financing sections before you sign.
NEGOTIATE	There's room. Price, fees, or rate has slack.	Use the negotiation points in your report — they tell you which lever to pull and what to say.
WALK	The gap is wide. Negotiation probably won't bridge it.	Better deals exist. Take the report to the next car — that's what multi-report bundles are for.
INSUFFICIENT EVIDENCE	We couldn't get there — the pricing evidence isn't strong enough for a clean call.	The report tells you what's missing and what would unblock it. Verify independently before negotiating.

> **GOOD TO KNOW**
>
> You may also see confidence-modulated variants — for example **VERIFY FIRST**, which appears when the deal shows promise but the pricing evidence behind it is limited. The verdict never pretends to more certainty than the data has. That's on purpose.

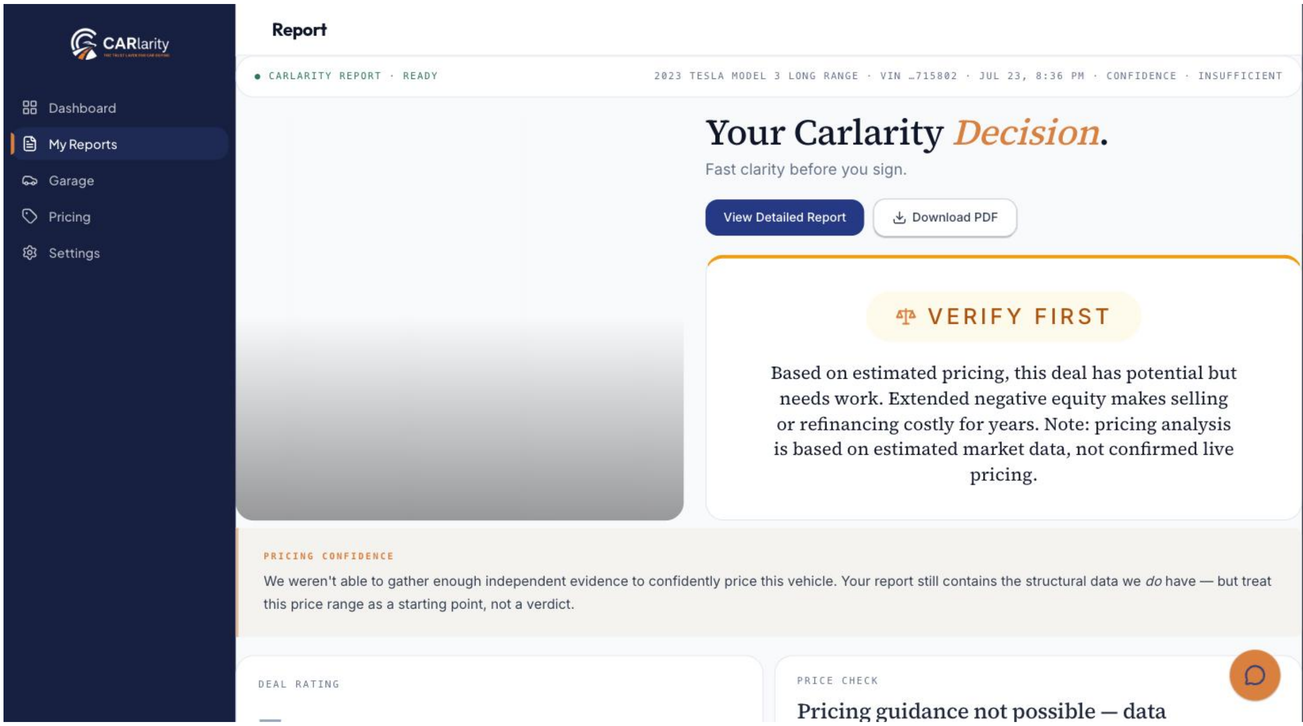
A verdict is a starting position, not a command

Carlarity gives you the same math the professionals use, scored honestly. But you're the one standing next to the car. The verdict plus your eyes and your mechanic's inspection beat any single source — including us.

PART 5

Reading your report

Every section of the report, top to bottom — what it says and why it's there.



A live report hero. Note the confidence label in the top bar and the honest pricing-confidence banner — this report is telling you its evidence is limited.

The top bar

Vehicle identity, VIN, the date and time the report was generated, and the report's overall **confidence grade** — always visible, never buried.

The verdict card

Your verdict (Part 4) with a two-sentence plain-English explanation. If the pricing analysis is based on estimated rather than confirmed live market data, it says so right here — in the verdict itself.

At a glance

Card	What it tells you
Fair pricing	How the asking price compares to the market evidence — or "Pricing not assessed" when evidence is too thin.
Dealer fees	Whether any fee or add-on looks out of line for your region.
OTD estimate	The full out-the-door figure from your worksheet.
Ownership	Long-term depreciation risk for this vehicle.
Safety recalls	Open NHTSA recall campaigns registered for this year/make/model — with a reminder to verify by VIN, because NHTSA recall data is issued at the year/make/model level.

What you should do right now

Numbered, concrete next moves — including negotiation points when the verdict has room, and independent-verification steps when the evidence is thin. This is the section to read standing in the parking lot.

The evidence trail

Reports show their work: which sources informed pricing (including open-web comparison listings when they're used), what elevated or capped confidence, and a "Why this verdict?" explainer. If open-web comps were used, you'll see each one listed with its source and price.

Go deeper — the four dossiers

Section	What's inside
Pricing breakdown	How fair-market and listed price compare, and what evidence sits behind the range.
Loan & payment	APR, term, and the full amortization — what the loan really costs across its life.
Ownership forecast	How quickly value depreciates, year by year.
Equity timeline	When you cross break-even — the moment you stop owing more than the car is worth.

Download PDF

Every report exports as a shareable PDF — forward it to a spouse, a lender, or the dealer (Part 9).

PART 6

Confidence, honestly

How Carlarity grades its own evidence — and why a lower grade is a feature, not a failure.

Every Carlarity report carries a confidence grade. It answers one question: **how strong is the evidence behind the pricing analysis?**

Grade	What it means
HIGH	Strong, corroborated market evidence for this exact vehicle. The pricing range is dependable.
MEDIUM	Solid evidence with some limits — a good working range.
LOW	Limited evidence. Treat the range as a starting point and verify with additional sources.
INSUFFICIENT	Not enough independent evidence to price the vehicle confidently. The report still contains the structural analysis we *can* stand behind — deal math, fees, financing, recalls — and says exactly what's missing.

The rules we hold ourselves to

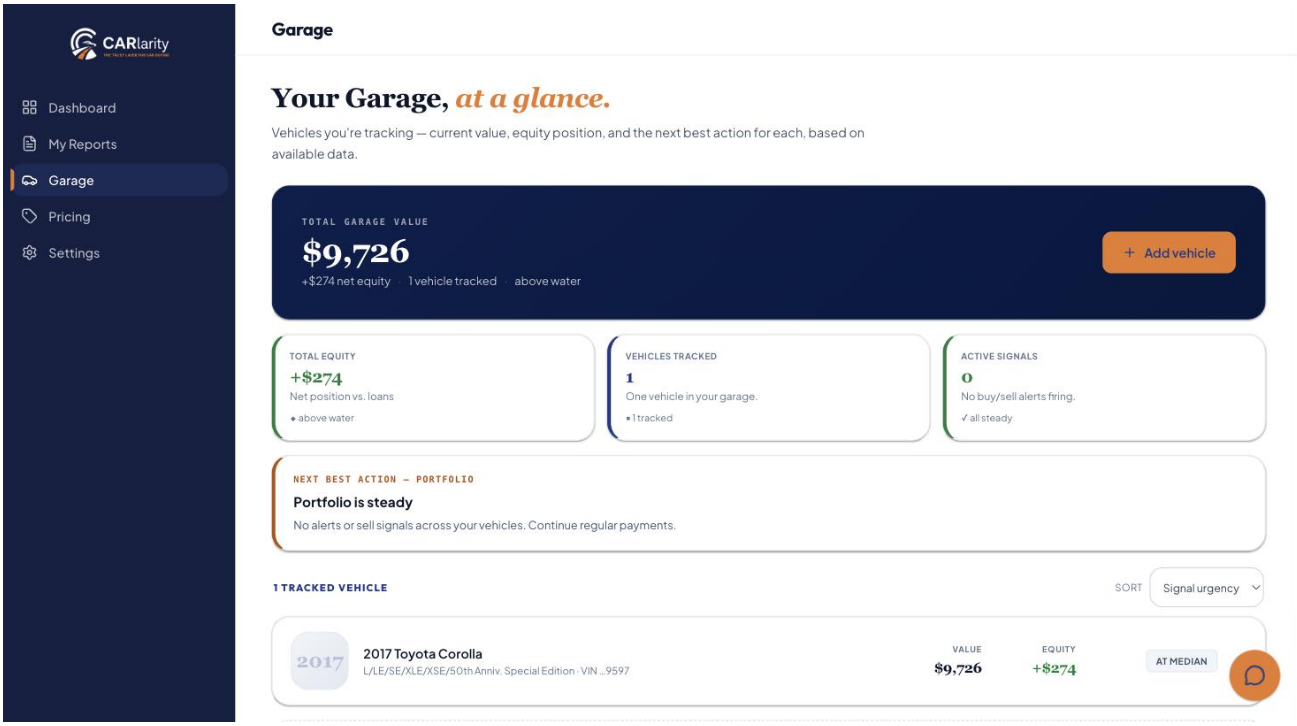
1. **Confidence always matches evidence** — No number in your report sounds more certain than the data behind it. Guardrails in the product physically prevent over-claiming — a modeled estimate is never labeled "confirmed."
2. **Some vehicles cap lower — on purpose** — Rare, low-liquidity, and high-variance vehicles have genuinely less market evidence. Their confidence is capped honestly rather than inflated.
3. **Open-web evidence helps, but only so far** — When listing comps from the open web fill an evidence gap, they can raise confidence — but never to HIGH. Corroboration is not confirmation.
4. **You can raise confidence with better inputs** — Exact trim, mileage, ZIP code, and a window-sticker upload all strengthen the identity and the pricing match.

> **THE HONEST PART**
>
> If a report says INSUFFICIENT, that is Carlarity working correctly. It found the limits of the evidence and told you, instead of dressing up a guess. The report will list exactly what to verify before you negotiate.

PART 7

The Garage — the years after

Your report answers the moment before you sign. The Garage watches everything after.



The Garage: current value, equity position, and next-best-action for every vehicle you track.

Buying is a moment; owning is years. The Garage tracks the vehicles you own — what each is worth now, where you stand against your loan, and whether anything needs your attention.

What the Garage shows you

Widget	Plain-English meaning
Total garage value	What your tracked vehicles are worth right now, based on available market data.
Total equity	Value minus what you still owe. **Above water** means the car is worth more than the loan; underwater means the reverse.
Active signals	Alerts worth acting on. "Portfolio is steady" means exactly that — no news is honestly reported as no news.
Next best action	One clear suggestion per vehicle — often simply "continue regular payments."

Sell-timing signals

When market conditions and your equity line up favorably, the Garage raises a signal — a heads-up that this may be a favorable window, or that it's time to prepare. Between signals it says "steady," and steady means steady.

> **THE HONEST PART**
>
> Garage values are market estimates, not promises of a sale price. The FAQ covers the difference between "market position" and "value" — worth two minutes if you're planning a sale.

Adding a vehicle

1. **Open Garage and choose Add vehicle** — Have the VIN handy, plus your loan balance if you want equity tracking.
2. **Enter what you know** — More detail (mileage, condition) sharpens the value estimate.
3. **Check in occasionally** — Values refresh from market data. The signals do the watching so you don't have to.

PART 8

Comparing deals and re-running

Shopping is comparison. The tools that make two deals argue it out.

Compare two cases

In My Reports, pick any two cases in **Compare two cases** and Carlarity puts them side by side — verdicts, pricing positions, fee loads, and financing. This is what the Three-Report bundle is for: run the deals against each other before you pick a lane.

Re-running a report

Numbers changed at the desk? Re-run the case with updated figures — new price, real fees from the dealer's worksheet, the actual APR they offered. Your original stays in My Reports, so you can see exactly what moved.

> **TIP**
>
> The strongest move in the finance office is quiet math: when a number changes, update the worksheet and let the OTD breakdown tell you what that change really costs over the life of the loan.

Filters and organization

My Reports organizes every case by verdict — Buy, Negotiate, Walk — with newest first. Each case card shows the vehicle, asking price, and verdict at a glance.

PART 9

Sharing your report

Reference-grade detail, built to be forwarded.

Every report exports as a PDF designed to be shown to other people:

Share it with	Why
Your spouse or family	The four-question structure (fair? cost over time? do now? watch after?) is built for a kitchen-table conversation.
Your lender or credit union	The loan & payment dossier speaks their language — APR, term, amortization, total cost.
The dealer	A data-backed negotiation position changes the conversation. You're not arguing feelings; you're pointing at evidence.
Your mechanic	VIN, identity, and open recall campaigns — useful context for a pre-purchase inspection.

> **GOOD TO KNOW**
>
> The vehicle images in reports are AI-generated representative illustrations with no brand identifiers — your actual car's color and options may vary. The numbers are the product; the picture is decoration.

PART 10

Your simple rhythm

When to run Carlarity — before, at the desk, and after.

Moment	What to do
Before you shop	Run a report on each serious candidate. Compare. Let WALK verdicts save you the drive.
Before you negotiate	Read "What you should do right now" and the negotiation points. Know your OTD number cold.
At the desk	When the worksheet appears, update your case with the real numbers. If their OTD and your OTD disagree, ask for the itemization.
Before you sign	One last look: fees clean? APR as promised? Monthly payment consistent with the term you agreed to?
After you buy	Add the car to your Garage. Let equity tracking and signals take it from there.
Bought recently?	Use "Already purchased — return window" mode to verify the deal while you can still act.

PART 11

Troubleshooting and FAQ

Symptoms, causes, and fixes — the answers to the questions we hear most.

Report and data questions

If you see…	It means / do this
"Vehicle match may be incomplete" on the decode card	The VIN doesn't encode trim/drivetrain for this make. Confirm the car and continue — Carlarity completes what it can from listing data and grades it honestly. Adding trim yourself or uploading the window sticker strengthens it.
INSUFFICIENT confidence on the verdict	Not a bug — an honest grade (Part 6). The report lists what to verify independently before you negotiate.
A recall count on your report	Open NHTSA campaigns for this year/make/model. Recall data is issued at that level, so verify VIN-specific applicability with NHTSA or a dealer — the report links you the way.
Salvage / rebuilt / branded title	Branded titles change value substantially. See the FAQ entry — confidence is treated accordingly and the report is explicit about it.
A report that fails to generate	It happens rarely; you aren't charged for nothing — see the FAQ's refund entry, and support will make it right.

Account questions

Problem	Fix
Lost the report email	Sign in at getcarlarity.com — everything lives in My Reports. The FAQ covers link recovery.
Forgot password	Use the reset link on the sign-in page.
Too many emails / not enough	Settings → email preferences.
Want your data deleted	Settings, or the FAQ entry "What happens when I delete my account?"

> **TIP**
>
> The FAQ at getcarlarity.com/faq is the fastest self-serve answer for anything not covered here — it's organized by topic and written in the same plain language as this manual.

PART 12

Getting help

A human reads every message.

1. **Check this manual and the FAQ first** — Fastest path — most questions are answered in Part 11 or at getcarlarity.com/faq.
2. **Contact support** — Use the **Contact support** link on the FAQ page. Email a human — we read every message.
3. **Refunds** — Every purchase carries the 30-day guarantee. The process is in the FAQ under "What's the refund process?"

> **GOOD TO KNOW**
>
> Carlarity is independent decision support, not financial, legal, or purchasing advice. For the formal version of everything, see the Terms and Privacy Policy linked in the site footer.

REFERENCE

Glossary

Every term Carlarity uses, in plain English.

VIN	The 17-character Vehicle Identification Number — a car's fingerprint. It pins your report to one exact vehicle.
Trim	The feature level of a model (e.g., Model 3 Long Range). Trim can change value by thousands.
Drivetrain	Which wheels the engine powers (FWD/RWD/AWD) — a pricing-relevant part of identity.
Window sticker (Monroney)	The factory label listing MSRP, packages, and options. Uploading it strengthens identity.
Case	One deal analysis in Carlarity: a vehicle plus your worksheet numbers plus the report.
Worksheet	The form where you describe the deal — price, fees, trade-in, financing.
OTD (out-the-door)	The true total: price + tax + title + registration + fees. The number that actually leaves your pocket.
Doc fee	The dealer's documentation charge. Varies widely by state and dealer — Carlarity flags outliers.
Add-ons	Dealer-installed extras (protection packages, etch, nitrogen). Often optional; frequently negotiable.
APR	Annual Percentage Rate — the yearly cost of borrowing. Small APR changes move the total cost a lot.
Term	Loan length in months. Longer terms lower the payment but raise total cost and slow your equity.
Trade-in payoff	What you still owe on the car you're trading. Owing more than it's worth rolls debt into the new loan.
Negative equity / underwater	Owing more on the loan than the car is worth.
Equity timeline	The report section showing when you cross break-even on the loan.
Depreciation	How a vehicle loses value over time — modeled year-by-year in your Ownership forecast.
Comp	A comparable listing — a similar vehicle currently on the market, used as pricing evidence.
Fair price range	The evidence-backed range your report scores the asking price against.
Confidence grade	Carlarity's honest score of its own evidence: HIGH / MEDIUM / LOW / INSUFFICIENT (Part 6).
Verdict	The report's bottom line: BUY, NEGOTIATE, WALK, or INSUFFICIENT EVIDENCE — plus confidence-modulated variants like VERIFY FIRST.
Deal rating	The report's scored assessment of the whole structure — price, fees, financing together.

Recall (NHTSA campaign)	A federal safety fix, issued at year/make/model level. Free to remedy at a dealer; verify VIN-specific applicability.
Garage	Carlarity's ownership tracker: value, equity, and signals for the vehicles you keep.
Signal	A Garage alert that conditions changed — e.g., a favorable selling window. Steady means steady.
Fee load	The combined weight of all fees and add-ons on the deal — itemized in your report.
Single-source estimate	A pricing figure backed by one provider rather than corroborated consensus — always labeled, never inflated.