

WEST VIRGINIA CODE: §17A-6-17

§17A-6-17. Sales instrument; full disclosure required.

Every vehicle sale at retail shall be evidenced by a sales instrument in writing which shall contain all of the agreements between the buyer and the seller, which shall be signed by the buyer and seller or a representative of either party, and a copy of which shall be delivered to the buyer before such sale becomes final. Such instrument shall contain the following information, so far as applicable:

- (1) Name of the seller;
- (2) Name of the buyer;
- (3) Make, year and model of the vehicle;
- (4) Cash sale price;
- (5) Cash paid down by the buyer;
- (6) Amount credited to buyer for any trade-in;
- (7) Provisions as to whether the seller or buyer is to pay off the indebtedness, if any, on the trade-in;
- (8) Description of the trade-in;
- (9) Amount of the time differential charge (if not a cash sale so far as the dealer is concerned);
- (10) Amount charged by seller for insurance and the type of coverage afforded; if any insurance does not include coverage for bodily injury and/or property damage caused to others, the sales instrument shall expressly so state; and
- (11) Net balance due from buyer and the terms of payment (if not a cash sale so far as the dealer is concerned). A copy of such sales instrument shall be kept and maintained among the records of the seller as provided in section sixteen of this article.