

The first-reply checklist

Since October 1, 2026, California's CARS Act has required a dealer's first written reply about a specific car to state its total price. Six checks to run on your own store's replies.

☐ 1. Find every first written reply

List each first written message a shopper can get from your store: email, text, quote, credit application reply, and every automatic response in your CRM and texting tools.

DMV industry alert OLIN 2026-10 (22 Sept 2026); CNCDA FAQ Q29 on auto-replies: "Treat the answer as yes."

☐ 2. Check it states the total price

Any first written reply that names a specific car for sale, or any dollar amount or finance term for any car, must state the total price.

Civil Code §1784.41(a)(3)

☐ 3. Check the total is built the way the law describes

Inside the total: dealer price adjustments and items already installed. Never subtract a factory rebate. Only the charges listed in Vehicle Code §11713.1(e) may be left out. Since September, CNCDA recommends putting the doc, filing and smog charges inside anyway. Decide with counsel, then make every template match.

Civil Code §1784.31(j); Vehicle Code §11713.1(e); CNCDA FAQ Q1, Q23

☐ 4. Keep payments and add-ons out of the first reply

A monthly payment, an add-on or a payment comparison each brings required wording, and some statements in other languages when the deal is negotiated in them. The simplest first reply states the total price and nothing more.

Civil Code §1784.41(b)–(d); CNCDA FAQ

☐ 5. Put an end date on every written price

Add an end date to every template that states a total price. Re-check the price when the reply goes out, and never say a car is "still available" without checking.

CNCDA guidance, citing Vehicle Code §11713.1(e); availability: Civil Code §1784.40(d)

☐ 6. Know where the first reply is kept

Keep the first written reply for at least two years and give the shopper a copy on written request. Ask each tool: is it kept exactly as sent, for how long, and can we find it by customer and date?

Civil Code §1784.41(a)(3)(B); §1784.44(a)(5), (b)
