

Forum:[Hack Forums](#)

Thread: [Getting ready to pull the trigger on a big purchase.](#)

jcole - May 24, 2025, 12:13 pm

I've wanted a nice truck for a few years now, and have finally mustered up some courage to pull the trigger. I'm hoping I don't get buyers remorse. The seller and I have agreed on \$25,000 cash for the truck. I already am starting to feel anxious about making the purchase now that I see him turn the Facebook sale to 'pending'.

Here's some pictures of the vehicle.

Spoiler ([Click to View](#))

Have you ever gone to purchase something that you deem expensive and got worried before or after purchasing?

M2K - May 24, 2025, 12:27 pm

The truck looks clean, yes its a big purchase but its also a nice truck, as long as the history is all good, i dont see why you should worry.

Omniscient - May 24, 2025, 12:34 pm

Did you have a mechanic check the vehicle before you bought it?

How many miles? What year?

Any purpose for the business vehicle that you needed an actual truck?

Did you consider a full EV?

At face value it appears to be a good purchase but if you say this truck has 100k+ miles, much less so.

jcole - May 24, 2025, 1:44 pm

(May 24, 2025 12:27 PM)M2K Wrote: [\[CITE\]](#) The truck looks clean, yes its a big purchase but its also a nice truck, as long as the history is all good, i dont see why you should worry.I like it a lot, and history looks good on it too.

(May 24, 2025 12:29 PM)Natha Wrote: [\[CITE\]](#) Definitely more than acceptable to feel anxious about making big purchases.

I just upgraded both mine and the wife's vehicles, \$30,000 for my truck and \$36,000 for her SUV in cash.

The money in the account looked better but the truck was a business purchase and the SUV is a nice safe vehicle for our family, so it's a win win.

Go for it man, nice truck!! agree on the money looking better in my account. I had a tough time clicking sell on some holdings and moving it in a wire.
(May 24, 2025 12:34 PM)Omniscient Wrote: [\[CITE\]](#) Did you have a mechanic check the vehicle before you bought it?

How many miles? What year?

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Did you consider a full EV?

At face value it appears to be a good purchase but if you say this truck has 100k+ miles, much less so.It's sight unseen so far. Really looking forward to meeting up with the seller this weekend and getting to drive it and take a look at it. Definitely going to be room for more negotiation when I see it in person.

It's a 2015 Chevy 1500 High Country 4x4 with 89,000 miles. I live in West Texas and don't see the use for an electric vehicle personally.

Omniscient - May 24, 2025, 1:59 pm
(May 24, 2025 01:44 PM)jcole Wrote: [\[CITE\]](#) I live in West Texas and don't see the use for an electric vehicle personally.
Never buying gas ever again.

I did a Texas compare of gas vs electricity. Texas has slightly lower than avg electric costs but actually very low gas costs. So the price effectiveness may not benefit you as much .

Honestly, though, until you've had an EV you don't know how great it is.

Never having to go to a gas station is a huge plus. Also EV's have much less maintenance costs.

AI Quote:

The maintenance costs of an electric vehicle (EV) are generally lower than those of a gas-powered vehicle, but the difference depends on several factors including the model, mileage, and driving habits.

? Average Maintenance Costs (Per Year)

Type	Average Annual Cost
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Electric Vehicle (EV)	~\$330–\$500
Gas Vehicle	~\$800–\$1,200

? Why EVs Are Cheaper to Maintain

? Fewer Moving Parts

EVs have about 20 moving parts in the drivetrain vs. 2,000+ in internal combustion engines. No oil changes, timing belts, spark plugs, or fuel system maintenance.

? Regenerative Braking

Reduces brake wear, meaning brake pads can last 2–3x longer.

? No Transmission Fluid or Exhaust System

EVs typically use a single-speed gear system, eliminating many transmission issues.

? Gas Car Maintenance Includes:

Oil changes (3–4 times/year)

Brake pad replacements

Air/fuel filter changes

Spark plugs

Exhaust system repairs

Transmission service

? EV Maintenance Costs to Consider

Component	Notes
Battery Replacement	Rare but expensive (\$5,000–\$20,000+), usually after 8–15 years
Tire Replacement	EVs are heavier, so tires may wear faster
Coolant for battery	Some EVs require periodic battery cooling system flush
Software Updates	Often remote/automatic, some may be paid services

? Long-Term Study (Consumer Reports 2020)

EVs cost ~50% less in maintenance and repairs over the vehicle's lifetime.

Projected 10-year maintenance cost:

EV: ~\$4,600

Gas Car: ~\$9,200

? Summary

Feature	EVs	Gas Vehicles
Oil changes	? Not needed	? Regular
Brake wear	? Low (regen braking)	? Moderate
Battery replacement	? Rare, costly	? Not applicable
Annual maintenance	? Lower	? Higher

EVs have lower routine maintenance but may have high-cost repairs (like battery) down the road. Still, most owners save money overall.

Let me know if you want a comparison for a specific model like Tesla vs Honda Accord.

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Overall for me an EV just isn't in my budget. I need a truck and an electric truck just isn't affordable for me because I'm looking to purchase cash from a private seller. No doubt there are reasons to buy EV over internal combustion engines. Fuel prices here in West Texas average \$2.76 per gallon while the national average is \$3.19 per gallon.

Quote:Among these options:

Chevrolet Silverado EV: Starting at \$73,100, it offers up to 460 miles of range and a towing capacity of 12,500 lbs.

The Verge

+4

Chevrolet

+4

Business Insider

+4

Ford F-150 Lightning: The most affordable mainstream electric truck, starting at \$49,975, with a range between 240–320 miles.

Rivian R1T: Priced from \$71,700, it offers a range of 314–400 miles, catering to adventure enthusiasts.

Tesla Cybertruck: Currently, the base model is priced at \$99,990, offering a range of 318 miles.

GMC Sierra EV Denali Edition 1: A luxury option starting at \$97,500, with a range of 440 miles and features like CrabWalk.

GMC Hummer EV Pickup: Starting at \$104,650, it boasts up to 1,000 hp and a range of 381 miles.

Slate Truck: An upcoming budget-friendly option, expected to start under \$28,000, with a range of 150–240 miles.[aiq]

Omniscient - May 24, 2025, 3:22 pm

Gas in Vegas is \$4.50 for Premium which I have to buy for my vehicles. Tank of gas for my SRT is about \$80 and I can blow through that in a week and I don't even drive to work daily. Just run errands and golf.

It's nuts. But forward thinking now that I have a Plugin Hybrid I'm totally sold on the value. We fill up the Jeep 4xe like twice a month. No big deal to get home and plug it in.

jcole - May 24, 2025, 3:48 pm

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I've seen pictures of your Challenger. Sweet looking car overall. Running high octane fuel can break the wallet. I bet it guzzles gasoline. I drive a company truck 5 sometimes 6 days out of the week with a fuel card so filling up is never an issue for me. EVs are practical and useful for a lot of individuals, but not for me currently.

Omniscient - May 24, 2025, 3:58 pm

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truck 5 sometimes 6 days out of the week with a fuel card so filling up is never an issue for me. EVs are practical and useful for a lot of individuals, but not for me currently.

Company gas card, I'll STFU about EV's. Nice truck, hope your purchase goes well. :)

Prepper - May 24, 2025, 4:08 pm

Biggest issue with these is AFM lifter failure, if you catch it early it is not an insane repair cost, but you might want to run an AFM disabler, keep in mind it doesn't prevent the issue completely from happening it just helps prolong it from happening.

Also the 8L90 transmission is known to be problematic, especially the torque converter causing shudder issues, if it was not maintained and serviced and has over 100,000 miles consider skipping it, otherwise if it shifts fine and the transmission fluid is not burnt then consider servicing it ASAP.

goodys2m - May 24, 2025, 4:37 pm

Looks nice but I hope u did safe drive the Vehicle before purchase

Omniscient - May 24, 2025, 4:49 pm

(May 24, 2025 04:08 PM)Prepper Wrote: [\[CITE\]](#) Biggest issue with these is AFM lifter failure, if you catch it early it is not an insane repair cost, but you might want to run an AFM disabler, keep in mind it doesn't prevent the issue completely from happening it just helps prolong it from happening.

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That's imho a huge issue with American made transmissions. They go around 100k miles, which often is near the warranty period. And next thing you know it's a \$5 fix.

Seems like \$25k is the right price for the truck. That's good at least.

jcole - May 24, 2025, 4:51 pm

(May 24, 2025 03:58 PM)Omniscient Wrote: [\[CITE\]](#) Company gas card, I'll STFU about EV's. Nice truck, hope your purchase goes well. :)I appreciate that Omni. Been awhile since I got something nice for myself.. Other than these awesome awards I've gotten on here.

(May 24, 2025 04:08 PM)Prepper Wrote: [\[CITE\]](#) Biggest issue with these is AFM lifter failure, if you catch it early it is not an insane repair cost, but you might want to run an AFM disabler, keep in mind it doesn't prevent the issue completely from happening it just helps prolong it from happening.

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There is a big checklist I've made to test through certain things that will bring me concern.

Spoiler [\(Click to View\)](#) 1. AFM Lifter Failure

Problem: Active Fuel Management (AFM) lifters can stick or collapse, causing ticking, misfires, or total lifter failure.

Cost: \$2,500–\$4,500+ if camshaft also damaged.

Spot It:

Cold start: listen for ticking near the top of the engine.

While driving: cruise at 25–40 mph, light throttle — feel for vibration or loss of power (AFM trying to activate).

Use an OBD2 scanner to check for pending misfire codes (P0300–P0308), even if CEL is off.

? 2. 6-Speed Transmission (6L80) Issues

Problem: Harsh shifting, clunks between 1st–2nd or 2nd–3rd, “garage shift” delay, or slipping.

Cost: \$3,500–\$5,000+ rebuild/replacement.

Spot It:

Accelerate gently from a stop: note any jolts or delays between gears.

Reverse–Drive transition should be smooth, not delayed or jerky.

Ask for fluid change history (should be serviced every ~50–60k miles).

? 3. A/C Condenser Leaks

Problem: Common early failure — cracked condenser or discharge line results in weak/no cooling.

Cost: \$800–\$1,300 to replace.

Spot It:

Set A/C to MAX, fan HIGH: should blow <45°F in under a minute.

Look for green/yellow dye residue or oily spots on the right-front frame rail.

? 4. Brake Vacuum Pump Failure (Special Coverage N182202780)

Problem: Weak braking assist at low speeds due to worn pump — covered by GM for 10 years/150,000 miles.

Spot It:

Test drive at low speed (parking lots or stop-and-go).

Brake pedal should be firm but not hard, and braking should feel normal.

Any “Service Brake Assist” message = red flag.

? 5. Oil Consumption or Dirty Oil Issues

Problem: The 5.3L with AFM can burn oil if improperly maintained.

Spot It:

Check dipstick: oil should be clean, not black/burnt.

Ask for full-synthetic Dexos oil change history (every 5k miles or less).

Excessive carbon buildup around exhaust may also hint at oil burning.

? Bonus: Quick Pre-Buy Checks for the 5.3L

Task What to Look For

OBD2 Scan Pending misfires, readiness monitors, stored codes

Idle Vibration Suggests AFM misfire or failing mounts

Tailpipe Soot Excess may mean oil burning or rich mix

Dash Warning Lights Even briefly lit, ask seller to explain

Magnetic Ride Suspension? If equipped, check for bounce & leaks

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Of course! Got to test drive a vehicle before you buy it.

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Around 2007 is when GM started really going downhill with transmissions and they also introduced AFM in the trucks around that time.

People hate on the old 4L60E transmissions, but maintain them and they will run 300,000+. Not this new garbage.

Phantom_NiNja - May 24, 2025, 7:20 pm

(May 24, 2025 12:13 PM)jcole Wrote: [\[CITE\]](#) I've wanted a nice truck for a few years now, and have finally mustered up some courage to pull the trigger. I'm hoping I don't get buyers remorse. The seller and I have agreed on \$25,000 cash for the truck. I already am starting to feel anxious about making the purchase now that I see him turn the Facebook sale to 'pending'.

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Is it a used truck? If so why buy used? I am current in a middle of selling my old SUV and buying a new one.

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(May 24, 2025 07:20 PM)Phantom_NiNja Wrote: [\[CITE\]](#) Is it a used truck? If so why buy used? I am current in a middle of selling my old SUV and buying a new one.

This is a used truck, yes. I would rather buy used and own the vehicle then have a monthly payment.

Phantom_NiNja - May 24, 2025, 7:28 pm

(May 24, 2025 01:59 PM)Omniscient Wrote: [\[CITE\]](#) Never buying gas ever again.

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Do you own an EV? For me I am more scared of it just failing. I feel like gas powered automobiles are more reliable.

I seen videos of GM's EV hummer where a guy bought it of the dealership lot and his stalled right in the left turning lane
 and he couldn't figure out how to pop open the hood. He was pissed at the design how it was very wonky design.

I think EV is the future but from my dad's own words and he worked as an engineer in GM that gas powered is much better.
 and electric isn't reliable. He told me try tried it in the 70s and it flopped for a reason. I told him that tech changed and I think it's more better
 than it used to be. However, he think it's not worth it. I agree with him after watching many YouTube videos shitting on them. Many people like sharing their own experiences but mainly the negative ones.

Right now buying a new SUV but going to buy it from Honda. I own a SUV by Toyota.

frooodle - May 25, 2025, 5:51 am

Nice looking vehicle. Is't that too much for such a car, and second hand car?

Did you actually purchased this car before seeing it?

In all, enjoy it.

Pr0m3th3us - May 25, 2025, 6:07 am

yea there isn't hardly any infrastructure out here in west Texas for EV's. They aren't practical yet, Eventually they will be but it will be a very long time. In my city there is only 4? Charging stations I believe. For over 500k people that's nowhere near enough.

In Texas make sure the previous owner submitted the Vehicle Transfer Notification also, and hell I'd have him/her accompany you to the tax office when you go to swap the title over. Iv done personal vehicle sales and worked at dealerships in Texas. PM me if you have any questions.

<https://www.txdmv.gov/motorists/buying-or-selling-a-vehicle>

jcole - May 25, 2025, 10:24 am

(May 25, 2025 10:19 AM)vrs Wrote: [\[CITE\]](#) Looks like a well maintained truck, the high trim is nice to have for sure. Personally I would opt for a new model with warranty just to curtail maintenance anxiety. I ain't turning no wrenches. 25k would take a huge bite out of down payment and probably extend beyond first year's monthly payments.

A truck like that in is priced at 77K. I'm also not a big fan of the newer Chevrolet truck body styles.

jcole - May 26, 2025, 1:28 pm

Update: Seller and I shook hands on 24,000 cash. Going to be working on the finer details this week to get the paperwork signed..

Aithan - May 26, 2025, 1:34 pm

Super clean man, I would get a PPI done (pre-purchase-inspection) before actually sending over any \$\$\$

?ord Frieza - May 26, 2025, 3:50 pm

If you are concerned about a purchase because of the price then dont buy it.

jcole - May 26, 2025, 3:55 pm

(May 26, 2025 01:34 PM)Aithan Wrote: [\[CITE\]](#) Super clean man, I would get a PPI done (pre-purchase-inspection) before actually sending over any \$\$\$That would be the most wise decision.

(May 26, 2025 03:50 PM)?ord Frieza Wrote: [\[CITE\]](#) If you are concerned about a purchase because of the price then dont buy it.Not sure you understand the context of the original post.

?ord Frieza - May 26, 2025, 4:00 pm

(May 26, 2025 03:55 PM)jcole Wrote: [\[CITE\]](#) That would be the most wise decision. Not sure you understand the context of the original post.

I read the entire OP. This is my perspective on the situation.

jcole - May 26, 2025, 4:13 pm

(May 26, 2025 04:00 PM)?ord Frieza Wrote: [\[CITE\]](#) I read the entire OP. This is my perspective on the situation.

Purchase is coming directly out of my pocket not financing. I'm not so concerned about the price because I still feel it is a good price with what we settled for. I'd like to pay less, but anyone would when buying something.

?ord Frieza - May 26, 2025, 4:33 pm

(May 24, 2025 12:13 PM)jcole Wrote: [\[CITE\]](#) I've wanted a nice truck for a few years now, and have finally mustered up some courage to pull the trigger. I'm hoping I don't get buyers remorse. The seller and I have agreed on \$25,000 cash for the truck. I already am starting to feel anxious about making the purchase now that I see him turn the Facebook sale to 'pending'.

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Have you ever gone to purchase something that you deem expensive and got worried before or after purchasing?

You wrote that you were feeling anxious. But anyway.

Then proceeded to ask the question on getting worried about buying something that is expensive.

If you're not confident, if you're worried, if you're anxious etc about a purchase because it's expensive then dont buy it.

jcole - May 26, 2025, 6:16 pm

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It's normal to feel anxious. What you are posting is nonsensical.

Edit: I want the truck. I will buy the truck. I am feeling anxious about making a big purchase, not THE purchase.

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Ok good for you dude.

I'm just stating my opinion.

Making anxious decisions involving finances isn't isn't normal to me.

Do you. You don't have to explain yourself to me I'm nobody.

I don't feel uneasy or worry when I'm purchasing something that I want.

