

Chapter 1: The Bill That Arrives Without Warning

The five-figure estimate on a vehicle you still owe on

The truck was four years old. The oil changes were on schedule, the receipts were in the glove box, and the payment book still had eighteen months left in it. Then a noise started at cold start, and the service writer came back from the shop with a printed estimate and that careful voice people use at funerals.

Honda Pilot and Odyssey owners have lived a version of this. Owners facing out-of-warranty V6 connecting-rod bearing failures reported repair quotes around **\$25,000** for engine replacement, the kind of number that helped push the whole issue onto the federal radar (owner complaints compiled by Autoblog and NHTSA filings, 2025-08). Twenty-five thousand dollars on a minivan you still owe eleven thousand on.

NHTSA opened an investigation on **August 20, 2025** covering roughly **1.4 million** Honda and Acura vehicles with the 3.5-liter V6, after **414** consumer complaints. Honda itself had already logged close to 2,600 related claims^{37, 7}.

Fourteen hundred thousand vehicles. Four hundred and fourteen people who bothered to file. The gap between those two numbers is this book's entire reason for existing.

I keep my own folder in a green accordion file on the shelf by the back door, and I will tell you plainly that for years it made me feel safer than it actually made me. Paper proves what you did. It does not prove what the factory did.

Why 'wear and tear' is the phrase that ends the conversation

There are three words that close a service counter conversation faster than anything else in the English language: **normal wear and tear**. Once they are spoken, the burden of the repair moves from the manufacturer to your checking account, and it does so without anybody signing anything.

Here is the problem with that phrase. Wear and tear describes brake pads, tires and wiper blades, things designed to be consumed. It does not describe metal shavings left inside an engine during assembly. Toyota's own recall language on the V35A twin-turbo V6 is precise about this:

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"Machining debris that may not have been fully cleared during engine assembly can adhere to the main bearings, leading to bearing wear, abnormal noise, power loss and, in the worst case, an engine stall." — Toyota Motor North America, recall statement as reported¹⁴

Nobody drove that debris into the engine. It was in there before the truck had a license plate. Yet the symptom it produces, a bearing knock, looks identical to the symptom a neglected engine produces. **The failure mode of a manufacturing defect and the failure mode of abuse are often the same sound.** That ambiguity is where your money goes.

The counter is not deciding whether your engine is broken. It is deciding who pays. Your job is to arrive with the paperwork that answers that question before it is asked.

This is the principle the rest of the book is built on. Call it the **Paper-Before-Parts Rule**: the outcome of a major repair is usually settled by documents, not by diagnosis. There are four documents that exist about your specific vehicle right now, and most owners have never read a single one of them.

What this book will and will not do for you

It will not turn you into a mechanic. You will not be rebuilding a transmission on a Saturday.

What it will do is make you the best-informed person in the conversation about your own vehicle. That is a lower bar than it sounds and a higher payoff than you expect, because the person behind the counter is usually working from a screen that shows only what is open, today, on their system.

Consider what a single campaign looks like when you read it properly.

CHECK FIRST

CAMPAIGN	VEHICLES	REMEDY	STATUS TODAY (2026-09-16)
Toyota V35A 3.4L twin-turbo V6, May 2024	98,568 Tundras + 3,524 Lexus LX 600	Engine replacement, even on trucks that had not failed	ACTIVE — replacements ongoing, dealer backlogs reported
V35A, November 2025 group	Part of a total now past 250,000 units across three campaigns	Inspection/test procedure, not automatic replacement	ACTIVE — owner letters mailed Dec 22, 2025–Jan 5, 2026
V35A, May 2026 expansion	Three models affected	Inspection/test procedure	ACTIVE as of this writing

Sources: CarBuzz, 2026-05-01; autoevolution, 2026-05-01; AOL/Road & Track, 2024-05-16; CarPro, 2026-05-01.

Read the right-hand column again. Three campaigns on the same engine, and the remedy got *weaker* over time, from a new engine to an inspection. That change angered plenty of owners¹³, and it is exactly the kind of detail that never comes up unless you raise it. Which group your truck falls into is not a guess. It is determined by your seventeen-character vehicle identification number, so **run your VIN** through the federal lookup before you accept anyone's summary of your situation.

Bottom Line

- ▶ Confirm which of the three campaign groups your VIN falls under, because the remedy differs by group.
- ▶ Print the recall result the same day you run it and date it by hand.
- ▶ Ask the dealer in writing whether your group receives replacement or inspection.
- ▶ If you are told "no open recalls," ask specifically about warranty extensions and field-fix bulletins, which are separate.
- ▶ Re-run the lookup every six months; campaigns expand, as this one did twice.

The weekend plan in one page

Everything in this book resolves into one weekend of work. Here is the shape of it, so you know where we are going.

- ✓ **Saturday morning.** Find and photograph the VIN in all three locations. Photograph the door-jamb sticker with its build date. Run your VIN through the federal recall lookup and print the result.
- ✓ **Saturday afternoon.** Check fluids with the engine cold and the vehicle on level ground. Read your tire date codes. Slide a clean sheet of cardboard under the parked vehicle overnight.
- ✓ **Sunday morning.** Do a three-minute cold-start listen before the engine has run at all. Write down what normal sounds like today.
- ✓ **Sunday afternoon.** Build the one-page vehicle profile you will keep for as long as you own the vehicle.

Two safety rules apply to every step in that list and to every step in this book. Never place any part of your body under a vehicle supported only by a jack; use rated jack stands on level concrete, or stay out from under it entirely. And never open a cooling system or touch an exhaust component on a warm engine, because coolant under pressure scalds on contact. Every driveway task in these chapters is designed to be done standing up, with the engine off and the parking brake set.

KEY TAKEAWAYS

- ▶ Write down your current mileage today and compare it against your powertrain warranty limit; the gap is your planning window.
- ▶ Treat "normal wear and tear" as an opening position, not a verdict, and ask which bulletin or campaign was checked before that conclusion was reached.
- ▶ Photograph your door-jamb build date this week, because build windows, not model years, decide recall eligibility.
- ▶ Start the folder now, before you need it; a document created after a failure carries less weight than one created before.
- ▶ Assume the counter knows only what is open on their screen today, and plan to bring the rest yourself.

Which brings up the uncomfortable part. You may be a genuinely careful owner, the kind with every receipt and every interval met, and none of it will matter when the defect was installed at the factory. So what exactly does careful ownership buy you?