2014 Toyota Camry at 98,000 mi

4T1BF1FK7EU123456

MODEL / CHASSIS	ENGINE	MILEAGE	DRIVETRAIN
Camry · XV50 Camry LE 2.5 sedan	Toyota AR-family four-cylinder (2AR-FE 2.5L; 1AR-FE 2.7L)	98,000 mi	FWD
BUILD MONTH	**REPORT DATE**	**MODE**	**PREPARED FOR**
Not entered (door jamb)	October 27, 2026	Owner	Sample Owner

VIN check: check digit valid; model-year code 'E' = 2014, matches the year entered. The VIN doesn't record the build month. Sample report: synthetic VIN.

1 · SUMMARY

What this car needs, in order

Each item compares this car's mileage with when owners and shops report the part failing. It is not an inspection: a qualified technician decides what the car actually needs.

0
jobs recommended now

0
to plan in the next 30,000 miles · plus 2 factory maintenance items

3
to watch or check at each service

Safety recalls NHTSA lists for this model year (1 of 2)

- **14V-715** · Front suspension · lower control arm: A front lower arm can separate from the ball joint, which can cause a loss of steering control.

A model-year list, not a VIN check. The full report lists the others. Repairs are free at a Toyota dealer if open. Check this VIN at nhtsa.gov/recalls.

Step 0 · Free: run the VIN at nhtsa.gov/recalls and ask a Toyota dealer for a campaign printout. Read the build month (MM/YY) on the driver's door-jamb label.

Recommended now at the next service

Good news: nothing on the 2.5L 2AR-FE watch list is due at this mileage. Worth a fresh look at about 108,000 mi.

Next 12 months up to about 110,000 mi

Nothing scheduled here.

Within the next 30,000 miles up to 128,000 mi

Nothing else enters its reported range in this window.

Watch inspect at each service, fix on condition, or optional

Cold-start rattle (intake cam timing gear) — **$240–$450** labor only, parts extra

Any mileage (2009–2013 models with the 1AR-FE or 2AR-FE, after the car sits overnight) · Inspect at each service; fix at the first sign

Water pump leak — **$300–$600** independent shop, installed

Any mileage (Toyota has a leak-inspection bulletin for 2008–2025 models) · Inspect at each service; fix at the first sign

Torque converter shudder (automatic) — **No published price**

Inside the range (64,000–113,000 mi, the middle half of 35 owner reports) · Inspect at each service; fix at the first sign

Recommended now

No repairs due now

Independent shop, installed. Dealers often charge more.

Planned through 128,000 mi

No repairs planned

Now + next 12 months + next 30,000 miles. Excludes factory maintenance (listed separately), “watch” and optional items.

Costs are published independent-shop ranges (low end + low end, high end + high end). Bundled jobs are priced together because the labor overlaps. Routine service (oil, brakes, tires) isn't included; factory fluid and spark plug intervals are listed below.

FACTORY MAINTENANCE

Scheduled maintenance from 98,000 mi to 128,000 mi

The maker's normal schedule for this car. Service history isn't known here, so an item is shown at its next interval mark; skip it if the records show it was done.

ITEM	INTERVAL	THIS CAR
Spark plugs	every 120,000 mi	**Due at 120,000 mi** [M1][M2][M3][M4][M5]
Engine coolant Toyota Super Long Life Coolant: first change at 100,000 mi or 10 years, then every 50,000 mi or 5 years.	first at 100,000 mi, then every 50,000 mi or 5 years	**Due by age: 10-year limit passed (check records)** [M1][M3][M4]
Automatic transmission fluid No change on the normal schedule (inspect only); Toyota lists a 60,000-mi replacement only for towing, heavy loads or long idling/low-speed use.	no fixed interval	— [M3][M4]

M1. 2011 Toyota RAV4 Warranty & Maintenance Guide OFFICIAL
https://assets.sia.toyota.com/publications/en/omms-s/T-MMS-11RAV4/pdf/T-MMS-11RAV4.pdf

M2. 2011 Toyota Highlander Warranty & Maintenance Guide OFFICIAL
https://assets.sia.toyota.com/publications/en/omms-s/T-MMS-11Highlander/pdf/T-MMS-11Highlander.pdf

M3. 2016 Toyota Camry Warranty & Maintenance Guide OFFICIAL
https://assets.sia.toyota.com/publications/en/omms-s/T-MMS-16Camry/pdf/T-MMS-16Camry.pdf

M4. 2016 Toyota RAV4 Warranty & Maintenance Guide OFFICIAL
https://assets.sia.toyota.com/publications/en/omms-s/T-MMS-16RAV4/pdf/T-MMS-16RAV4.pdf

M5. 2011 Toyota Venza Warranty & Maintenance Guide OFFICIAL
https://assets.sia.toyota.com/publications/en/omms-s/T-MMS-11Venza/pdf/T-MMS-11Venza.pdf

WHERE 98K SITS FOR EACH WEAK POINT

#	WEAK POINT	REPORTED RANGE	THIS CAR
1	Cold-start rattle (intake cam timing gear)	2009–2013 models with the 1AR-FE or 2AR-FE, after the car sits overnight OFFICIAL	● Any mileage
2	Water pump leak	Any mileage; Toyota has a leak-inspection bulletin for 2008–2025 models OFFICIAL	● Any mileage
3	Torque converter shudder (automatic)	64,000–113,000 mi (middle half of 35 owner complaints that state a mileage) COMPUTED FROM NHTSA DATA	● Inside the range

Colors compare mileage with reported failures, not the car's condition. Red: past the range. Amber: inside or approaching. Green: below, or not listed for a recall.

2 · RECALLS AND BULLETINS

Recalls to check for this 2014 Toyota Camry

Safety recall repairs are free at Toyota dealers. Nothing here can tell whether a recall is open or already done on this VIN; only the official VIN lookup or a dealer can.

Official VIN check (2 minutes)

1. Go to nhtsa.gov/recalls and enter 4T1BF1FK7EU123456.
2. Note every recall shown as “Recall incomplete” and keep a screenshot.
3. Ask a Toyota dealer for a campaign printout; it also lists completed campaigns.

2.5L 2AR-FE RECALLS WE TRACK

NHTSA lists no engine-specific recall campaign for the 2.5L 2AR-FE as of 2026-10-27. Recalls on the rest of the car are in the model-year list below.

EVERY RECALL NHTSA LISTS FOR THE 2014 TOYOTA CAMRY (2)

RECALL	COMPONENT	WHAT CAN HAPPEN (NHTSA, SHORTENED)
14V-715	Front suspension · lower control arm	A front lower arm can separate from the ball joint, which can cause a loss of steering control. Details
13V-505	Windshield wipers · switch and wiring	A short circuit can stop the windshield wipers working. Details

Source: NHTSA recalls API, fetched 2026-10-27 and combined across NHTSA model names: CAMRY. Safety categories (air bags, fire, brakes, stalling, roll-away and loss of control) are listed first; listings whose NHTSA text names another engine, or an aftermarket part, go last. OFFICIAL
Left out of this list (CAMRY): 14V-576 (fuel delivery pipe leak) covers the 3.5L V6 and is left out of this 2.5L sample; a VIN check would show it if it applied.

SERVICE ACTIONS, BULLETINS AND WARRANTY PROGRAMS

Manufacturer bulletins and warranty programs for this engine are cited on each weak point in section 4, where they apply.

4 · THE 3 WEAK POINTS

Each weak point, one card each

Every figure carries its source. Retailer part numbers are shown only when the retailer lists them for this chassis (XV50).

1 Cold-start rattle (intake cam timing gear)

Any mileage

Severity: Medium: leaks and wear · 26 mentions in counted NHTSA complaints

COMPUTED FROM NHTSA DATA

Reports cover a wide mileage span (2009–2013 models with the 1AR-FE or 2AR-FE, after the car sits overnight), so mileage doesn't say much here. Range: 2009–2013 models with the 1AR-FE or 2AR-FE, after the car sits overnight OFFICIAL [2]

WHAT FAILS OFFICIAL [2]

Right after a cold start, the intake camshaft timing gear (VVT-i actuator) can knock or rattle for about a second. Toyota's bulletin removes and reinstalls or replaces the gear.

SYMPTOMS

- Knock or rattle for about one second after a cold start
- Noise from the top front of the engine

IF IT'S LEFT TOO LONG

Toyota describes it as a noise condition, not an engine-damage risk; a gear that keeps rattling should still be checked.

IS IT WORTH DOING EARLY? OUR ESTIMATE

Fix it if the noise bothers the owner or is getting longer; ask a Toyota dealer whether the VIN had the bulletin done.

ESTIMATED REPAIR COST

Labor only, 2.4–2.8 h Toyota warranty time plus the camshaft timing gear	**$240–$450** OUR ESTIMATE [2][7] labor only, parts extra
Labor only, 2.4–2.8 h Toyota warranty time plus the camshaft timing gear	**$240–$450** OUR ESTIMATE [2][7] labor only, parts extra
Dealer	**Often 1.5–2× the independent-shop price** OUR ESTIMATE

1.0× The failure-bill midpoint ($345) is about 1.0× the early-fix midpoint ($345). A cost ratio, not a probability.

Where the numbers come from: Estimate: Toyota warranty labor time of 2.4–2.8 h (bulletin [2]) × $100–$160/h independent-shop labor rate [7]. Parts are extra unless stated; check the VIN for open warranty coverage first.

PARTS FOR XV50

- Ask your parts supplier for the OE part number for this VIN.

WHAT TO ASK YOUR SHOP

- Any rattle for a second at cold start?
- Was the cam timing gear ever replaced?

2 Water pump leak

Any mileage

Severity: High: overheating, stalls, limp mode or a big bill · 20 mentions in counted NHTSA complaints

COMPUTED FROM NHTSA DATA

Reports cover a wide mileage span (Any mileage; Toyota has a leak-inspection bulletin for 2008–2025 models), so mileage doesn't say much here. Range: Any mileage; Toyota has a leak-inspection bulletin for 2008–2025 models OFFICIAL [3]

WHAT FAILS OFFICIAL [3]

The water pump can seep or leak coolant from its weep hole, or lose flow internally. Toyota tells technicians to tell a normal seep from a real leak before replacing it.

SYMPTOMS

- Pink or white crust near the water pump
- Coolant level dropping
- Temperature gauge rising

IF IT'S LEFT TOO LONG

Low coolant can overheat the engine and damage the head gasket.

IS IT WORTH DOING EARLY? OUR ESTIMATE

Replace it at the first real leak; it is a moderate job on this engine.

ESTIMATED REPAIR COST

Water pump replacement (parts $100–$200 plus $200–$400 labor, reported)	**$300–$600** FORUM/BLOG [4] independent shop, installed
Same job; overheating damage costs more	**$300–$600** FORUM/BLOG [4] reported range for the bill after a failure
Dealer	**Often 1.5–2× the independent-shop price** OUR ESTIMATE

1.0× The failure-bill midpoint ($450) is about 1.0× the early-fix midpoint ($450). A cost ratio, not a probability.

PARTS FOR XV50

- Ask your parts supplier for the OE part number for this VIN.

WHAT TO ASK YOUR SHOP

- Any coolant top-ups or sweet smell?
- Water pump ever replaced?

3 Torque converter shudder (automatic)

Inside the range

Severity: Medium: leaks and wear · 212 mentions in counted NHTSA complaints

COMPUTED FROM NHTSA DATA

At 98,000 mi this car is inside the reported range (64,000–113,000 mi (middle half of 35 owner complaints that state a mileage)), 34,000 miles past where reports start. Range: 64,000–113,000 mi (middle half of 35 owner complaints that state a mileage) COMPUTED FROM NHTSA DATA [1]



Applies to: 2012–2014 Camry and 2013–2015 RAV4 with the 6-speed automatic

WHAT FAILS OFFICIAL [5][6]

ESTIMATED REPAIR COST

A brief shudder at light throttle between about 25 and 50 mph, from the torque converter lock-up. Toyota updated the engine software and, where needed, replaces the torque converter.

SYMPTOMS

- Brief shudder at 25–50 mph under light throttle
- Feels like driving over rumble strips

IF IT'S LEFT TOO LONG

The shudder can get worse and wear the converter; it does not usually strand the car.

IS IT WORTH DOING EARLY? OUR ESTIMATE

Ask a Toyota dealer for the software update first; it may have been done under a past campaign.

ECM software update (no published price)	**No published price** independent shop, installed
Labor only, 6.7–7.3 h Toyota warranty time	**$670–$1,170** OUR ESTIMATE [6][7] labor only, parts extra
Dealer	**Often 1.5–2× the independent-shop price** OUR ESTIMATE

Where the numbers come from: Estimate: Toyota warranty labor time of 6.7–7.3 h (bulletin [6]) × $100–$160/h independent-shop labor rate [7]. Parts are extra unless stated; check the VIN for open warranty coverage first.

PARTS FOR XV50

- Ask your parts supplier for the OE part number for this VIN.

WHAT TO ASK YOUR SHOP

- Any shudder at 25–50 mph?
- Transmission or torque converter work done?

5 · ALSO REPORTED, NOT RANKED

Other themes in 2.5L 2AR-FE owner complaints

Every NHTSA complaint theme with 10 or more counted reports is either a weak point above or explained here.

THEME	COMPLAINTS	WHY IT ISN'T A WEAK POINT
Stalling / loss of power	350	Mixed causes in the complaint text (sensors, fuel delivery, electrical); not one engine fault.
Oil consumption	64	Reported by some owners; no Toyota oil-consumption program covers the 2AR-FE (the ZE7 program is for the older 2AZ). Check the oil level between changes.

6 · BUYING OR SELLING

Used-car checklist and resale helper

For owners this is a resale checklist: it's what a careful buyer will ask.

Ask the inspecting shop to check

- Cold-start rattle after an overnight sit
- Water pump weep hole and coolant level
- Light-throttle shudder at 25–50 mph (automatic)

Ask the seller

- Water pump or cam gear ever replaced?
- Any transmission software updates or torque converter work?

Documents to request

- Dealer service-history printout for the VIN
- nhtsa.gov/recalls screenshot

WHAT A BUYER MAY DEDUCT

FINDING	ESTIMATED ADJUSTMENT
Cold-start rattle (intake cam timing gear): symptoms or fault codes present	$240–$450 + parts
Water pump leak: seeping or leaking	$300–$600
Torque converter shudder (automatic): symptoms or fault codes present	No published price
Pre-ticked rows (●), if no records clear them	**None at this mileage**

● = expected at this mileage. Estimated repair costs, not an appraisal. Recalls cost the seller nothing: ask for open recalls to be completed rather than discounted. OUR ESTIMATE

How this report is built

Inputs. VIN, model year, model, mileage and build month (if entered). Model and engine are checked with NHTSA's vPIC decoder.

Mileage positions. Below: more than 10,000 miles before the reported range. Approaching: within 10,000. Inside: in the range, or past the start of an open-ended range. Past: beyond the top of the range. These bands are our rules, not an industry standard.

The plan. Critical items inside or past their range go first; high-severity items follow, and jobs that share labor are bundled. At most three jobs land in “Recommended now”. Leaks that are cheap to watch are fixed on condition; inspections are asked for at each service.

Costs. Published independent-shop ranges from shop quotes, retailer prices and owner reports. The worst-case cost of every item failing is not shown: it isn't an expected cost.

Labels. `OFFICIAL` NHTSA/Toyota documents · `SHOP/RETAILER` parts prices and shop articles · `FORUM/BLOG` owner forums and blogs · `COMPUTED FROM NHTSA DATA` our analysis of NHTSA data · `OUR ESTIMATE` ours.

NHTSA complaint data. Pulled Oct 28, 2026 from NHTSA's complaints API for 2010–2017 Camry and 2009–2018 RAV4 complaints, leaving out ones that mention a V6 or hybrid, all 2011–2016 Scion tC complaints, and 2009–2019 Highlander, 2009–2015 Venza and 2011–2013 Sienna complaints that name the 2.7L or a four-cylinder (and not the V6). Most Highlander, Venza and Sienna complaints do not name the engine, so the 2.7L count is small: 5,700 complaints. Some of these nameplates were sold with other engines too; for those we left out complaints whose text names another engine or a hybrid, so a few complaints about other engines can remain. Themes are keyword matches on the complaint text.
`COMPUTED FROM NHTSA DATA`

THEME	COMPLAINTS IN THIS REPORT	
Stalling / loss of power	350	Also reported
Shudder / torque converter	212	Item 3
Oil consumption	64	Also reported
Cold-start rattle	26	Item 1
Water pump / coolant loss	20	Item 2

Limits: complaints are self-reported and not adjusted for cars sold; keyword matching over- and under-counts; owners rarely file safety complaints about oil seeps, so leaks look rarer than they are.

SOURCES

1. NHTSA owner complaints for 2010–2017 Camry (2.5L), 2009–2018 RAV4 (2.5L), 2011–2016 Scion tC and 2.7L Highlander, Venza and Sienna, pulled Oct 28, 2026 (ODI numbers in the cost notes) `OFFICIAL`
https://www.nhtsa.gov/report-a-safety-problem#complaints

2. Toyota T-SB-0041-13 Rev1: Brief engine knock/rattle noise at cold startup (1AR/2AR) (2013-10-24), filed with NHTSA `OFFICIAL`
https://static.nhtsa.gov/odi/tsbs/2013/MC-10132100-9999.pdf

3. Toyota T-SB-0103-20 Rev1: Water pump leak inspection and diagnostic tips, 2008–2025 Toyota (2024-06-19), filed with NHTSA `OFFICIAL`
https://static.nhtsa.gov/odi/tsbs/2024/MC-11005061-0001.pdf

4. 8020 Automotive: the 3 most common Toyota 2AR-FE engine problems `FORUM/BLOG`
https://8020automotive.com/the-3-most-common-toyota-2ar-fe-engine-problems/

5. Toyota T-SB-0034-14 Rev2: Torque converter flex lock-up shudder, 2012–2014 Camry (2014-04-30), filed with NHTSA `OFFICIAL`
https://static.nhtsa.gov/odi/tsbs/2015/MC-10111200-9999.pdf

6. Toyota T-SB-0023-15 Rev2: Torque converter flex lock-up shudder, 2013–2015 RAV4 (2015-05-12), filed with NHTSA `OFFICIAL`
https://static.nhtsa.gov/odi/tsbs/2021/MC-10190454-9999.pdf

7. Tekmetric: average auto repair labor rates by state, 2026 (national average $132/h; state averages $85–$197/h). We use $100–$160/h for labor-time estimates. `SHOP/RETAILER`
https://tours.tekmetric.com/answers/average-auto-repair-labor-rates-by-state-2026

This report contains no affiliate links; retailer prices are quoted as price sources only. Found an error? Email hello@repairahead.com.

PLEASE READ

Important

Based on public records and published repair costs. Not a diagnosis or a guarantee. Your technician's inspection decides what your car needs. Confirm recalls with a dealer using your VIN.

Informational only. This report is not a mechanical inspection, a diagnosis, or professional, legal or financial advice. Nobody from RepairAhead has seen, driven or inspected this vehicle.

Reported ranges and estimates, not predictions

Failure mileages are reported ranges compiled from public owner complaints, manufacturer bulletins, recalls and repair-shop reports. Costs are estimates. Parts can fail earlier, later or not at all, and other problems can occur. Statistics from owner complaints describe past reports to NHTSA; NHTSA has not reviewed or endorsed this analysis.

Safety issues go to a dealer

If you notice overheating, a burning or fuel smell, smoke, a brake-assist problem, stalling or loss of power, pull over when it's safe and contact a Toyota dealer or qualified shop. Safety recall repairs are free at Toyota dealers. Confirm recalls for this VIN at nhtsa.gov/recalls.

No warranty

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Wrong input (VIN, mileage, build date)? Email hello@repairahead.com with report ID RA-TOYAR-123456-20261027 and we'll correct and reissue it.

Based on public records and published repair costs. Not a diagnosis or a guarantee. Your technician's inspection decides what your car needs. Confirm recalls with a dealer using your VIN.