That was it JW, it was too high poly.

Now I am having an issue with the worldbox, I have all the settings right for export and it is in the right spot with just a bit of the vehicle hanging out on each side. Now when I load my vehicle in game it won't move, you can get in and the front tires turn left and right and it makes the noise like its moving (screeching tires) I tried putting the vehicle at different heights and it sometimes just floats in the air, it looks like the world box isn't the size of the one i exported but it is just a perfect square in the vehicle so it causes it to float up on it with the wheels off the ground. Also it isn't long enough to fit the vehicle so you can go inside the vehicle until you hit the world box.

Basically the world box isn't the size that I made it in Max and it is causing it to float and allow you to go inside parts of the vehicle.