

## MyTitleSupport FREQUENTLY ASKED QUESTIONS

### Service Offerings

#### Who is MyTitleSupport and what types of service do you provide?

MyTitleSupport partners with various lenders to provide lien satisfactions or duplicate titles to dealers, other lenders, and customers after a loan has been paid off and the original title or lien satisfaction has been sent. For some lenders, title State Change and Name Change service is provided for borrowers when the lien is still active, and the title needs to be updated to reflect your relocation to a new state or a legal name change.

#### What is a lien satisfaction?

A lien satisfaction is a legal document from your lender indicating that the vehicle loan has been paid in full, thus allowing the state to release the lien listed on your title.

#### What is the difference between a lien satisfaction and a duplicate title?

A lien satisfaction can be taken to a local DMV where you can apply for a lien free title or it can often be used as an alternative to a title when you trade your vehicle into a dealer. A duplicate title is when MyTitleSupport applies for a lien free title to be printed and sent to the borrower.

#### Who is eligible to request a lien satisfaction?

Either the party that paid off the loan with the lender, or someone that has legally taken possession of the vehicle and can provide legal documentation, such as a Bill of Sale from the payoff party.

#### Who is eligible to request a duplicate title?

Only the person(s) listed as the borrower(s) on the account information as provided by the lender or someone that has a notarized Power of Attorney on behalf of the borrower.

## General Questions

### What are your hours of operation?

Monday through Friday 5:00 am to 5:00 pm Pacific Time.

### How can I contact you?

Please refer to the list of contact numbers below for each of the lenders we support.

- **AmeriCredit:** 888-642-3988
- **BB&T:** 877-784-6957
- **Capital One:** 888-510-8488
- **Citizens:** 877-248-3332
- **Fifth Third:** 855-498-5525
- **First Interstate:** 855-828-2928
- **GE Credit:** 888-792-6240
- **Great Southern:** 877-403-5300
- **Honda:** 866-826-2834
- **HSBC:** 866-730-7804
- **MeriTrust:** 888-638-0388
- **Nissan:** 866-730-7802
- **PNC:** 888-895-8818
- **Regional:** 877-248-3331
- **Regions:** 877-460-6862
- **Santander:** 888-299-8425
- **SunTrust:** 877-453-9952
- **TD Auto:** 866-730-7808
- **Unify:** 888-895-8904
- **Valley National:** 888-740-2168
- **Westlake:** 877-248-4443

### What is your fax number?

If a fax is required, a number will be provided.

## If I order a duplicate title, will I still need a lien satisfaction?

No, MyTitleSupport will request that the DMV send you a lien free title.

## If I order a duplicate title, what additional information will be required from me?

Depending on the state in which the vehicle is currently titled in, your local DMV may require you to provide the following:

- A copy of your current Driver's License
- Current odometer reading
- Signature on the duplicate title application
- Notary of signature on duplicate title application

## Can I use my lien satisfaction to obtain a duplicate title?

Yes, a lien satisfaction can be taken to a local DMV where you can apply for a lien free title. You can also provide the dealer with a lien satisfaction when you trade in your vehicle.

## How long does it take to process a lien satisfaction?

It takes 2 to 3 business days to process, unless additional information is required by you or your lender. This does not include delivery timeframes.

An expedited lien satisfaction will be processed the same day if it is received prior to 2:00 pm Pacific Time Monday through Friday, unless additional information is required by you or your lender. Expedited requests received after 2:00 pm Pacific Time will be processed the next business day.

Expedited requests entered over the weekend or on a holiday will be processed on the first business day after the weekend or holiday.

## Can MyTitleSupport fax my lien satisfaction to a DMV?

Yes, however some DMVs will not accept a faxed lien satisfaction. You should check with your local DMV prior to placing your request.

## Do you have an expedited service?

Yes, we do provide an expedited service for an additional fee.

## Can I place an order for a duplicate title online?

Due to the complex nature of this type of transaction, a duplicate title cannot be supported via the MyTitleSupport web site.

## How much does it cost to obtain a lien satisfaction or a duplicate title?

Pricing will vary based on the type of service and options requested. Please go to [www.mytitlesupport.com](http://www.mytitlesupport.com) and select the appropriate lender or contact us to receive pricing information.

## How long does it take to process a duplicate title?

MyTitleSupport can take up to 5 business days to process a duplicate title application. Timeframes for receiving a lien free duplicate title vary depending on state DMV requirements and turn times. Most DMVs will average between 6 to 8 weeks.

## Can you overnight my duplicate title to me?

Many states do not support the expedited shipment of a duplicate title to the borrower. Accordingly, we cannot offer this service.

## What information do I need to place an order?

The following information is required to place an order, but depending on your situation we may require additional documentation:

- The Vehicle Identification Number (VIN)
- The name of the owner listed on the title
- The state that the vehicle is currently titled/registered in
- A valid credit card number and billing address

**NOTE:** Additional documentation to complete the order can be faxed, sent via email message, or mailed.

## Will my lien satisfaction be notarized?

The lien satisfaction will be notarized if the state the vehicle is titled/registered in requires notary.

## I need something other than a duplicate title, lien satisfaction, state change, or name change. Who do I call?

You will need to contact your lender directly if you have a question that does not relate to one of these specific services. If state change and name change are services are not listed for your lender, you will need to contact your lender.

## Are you able to ship a lien satisfaction to an international address?

We regret that we are unable to support international requests currently.

## I only want the lien satisfaction to be faxed (I don't want a mailed copy), can I just pay the fax fee?

The fee associated with an order covers our costs to process your request. Faxing your request is an added option and not a standalone service.

## Why is there a fee for the lien satisfaction to be faxed to me?

The fee associated with an order covers our costs to process your request. Faxing your request is an additional option which is not covered in our processing fees.

## The website says, **Already have an account Login**. How do I get a login for your website?

No login is required to enter a web order or obtain status of an order. The login only applies to lenders and MyTitleSupport employees.

## I didn't receive a confirmation email with the MyTitleSupport receipt after placing my order. How can I get a copy of my receipt?

Please contact MyTitleSupport via the phone and one of our representatives will be able to transmit another copy of your receipt to you.

## Payment Options

### What forms of payment do you accept?

Visa, MasterCard, American Express, and Discover.

### If I pay to have my lien satisfaction faxed, how long will it take to receive the fax?

Unless you select Expedited Processing, it can take up to 2 to 3 business days to process your lien satisfaction, unless additional information is required by you or your lender.

### If I pay for overnight shipping, when will my lien satisfaction ship?

Unless you select Expedited Processing, it can take up to 2 to 3 business days to process your lien satisfaction, unless additional information is required by you or your lender.

### What is the MyTitleSupport refund policy?

Eligible requesters (as defined by the applicable lienholder that have provided us with all necessary information required to fulfill their order) may receive a refund if, and only if, MyTitleSupport fails to provide the documents ordered. Should this occur, please contact us within 30 days of placing your order. In no event will DMV fees, FedEx fees, or fax fees associated with your order be refunded if MyTitleSupport has already paid those fees on your behalf.

### Is there a discount for placing multiple orders at the same time?

Unfortunately, we currently do not provide any discounts.

### My order didn't go through successfully, but my credit card was charged. Can I get this refunded to me?

Please allow 3 to 5 business days for a decline to process and a credit to appear on your credit card statement.

### How long does it take for the funds to be credited to my credit card after a decline or a refund?

Please allow 3 to 5 business days for a decline to process and a credit to appear on your credit card statement.

## Shipping Options

### What shipping options do you offer?

We currently offer the following shipping methods\* which are not associated with the time it takes to process your requests:

- US postal service – 5 to 7 days
- FedEx Standard Overnight – Next business day by end of day (excluding Holidays)
- FedEx Priority Overnight – Next business day by 12:00 pm (excluding Holidays)
- FedEx 2 day – Second business day by end of day (excluding Holidays)
- FedEx Express Saver – 3 business days by end of day (excluding Holidays)

\*FedEx options are only available for Lien Satisfactions.

### Can I use my FedEx or UPS account to have my lien satisfaction shipped?

Yes, though you will need to process your request via the phone with a MyTitleSupport representative.

## Online Ordering

### What are the authorization and acknowledgments, and why do I need to agree to them?

Authorization and acknowledgments were provided by your lender's legal department to ensure that you are eligible to request this service.

### What if I don't agree to the authorization and acknowledgments?

You may contact MyTitleSupport or your lender directly.

### What does it mean when the website says, **VIN did not decode**?

This usually means that the VIN entered is incorrect or invalid. Even if your VIN is invalid you may continue processing your order, but there may be a delay in the fulfillment of your request.

### If I order online will I get my lien satisfaction any faster?

No, all orders are processed on a first come, first service basis.

### Your website won't accept the secured text I'm entering, what do I do?

If you are unable to read the secured text, you can select **Click for New Text**. A secured text box displays where you can enter your secured text. Be sure that you have selected the **I agree** check box under the terms and conditions and then select the **Begin Checkout** button at the bottom of the page.

### I attempted to place my order multiple times, but my order didn't go through. Does your website lock out my credit card after multiple unsuccessful attempts?

Most credit card companies and banks use this as a security measure to protect their customers and is not a feature that is controlled by MyTitleSupport.



## Order Status

### How can I check the status of my order?

You can go to [www.mytitlesupport.com](http://www.mytitlesupport.com) and click the **To check your status, click here** link.

You will need the last 8 digits of your vehicle identification number and your MyTitleSupport confirmation number.

### How can I change/correct the mailing address on my order?

You can change the mailing address if your order has not been placed in **Ready to Fulfill** or **Completed** status. Please contact MyTitleSupport via the phone so we can assist you in making this change.

## Terms and Conditions

### How can I get a copy of your terms and conditions or refund policy?

Our terms & conditions and refund policy are available on your MyTitleSupport receipt that has been emailed to you.

### What is the MyTitleSupport refund policy?

Eligible requesters (as defined by the applicable lienholder) that have provided us with all necessary information required to fulfill their order may receive a refund if, and only if, MyTitleSupport fails to provide the documents ordered. In such event, please contact us within 30 days of placing your order. In no event will DMV fees, Fed Ex fees, or fax fees associated with your order be refunded if MyTitleSupport has already paid those fees on your behalf.

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