

# Let's Talk Titles

In this document, we'll share more information about the title process, timing, how to replace your title if you lost it and more.

## → Paying off your vehicle

After you've completed your contract agreement and paid off your vehicle, we'll send the title or lien release to you within 30 days of your final payment clearing, depending on payment method and applicable state laws.

**IMPORTANT:** Make sure your address is correct or updated prior to making your final payment for the title release. Otherwise, your title may be sent to the wrong address. You can either [log in to MyAccount](#) to update your address or [contact us](#).

## → I moved. What now?

If you moved to a new state, you need to update your information and register your vehicle in your new location. To learn more, check out our [Out-of-State Registration form](#). You should also visit your state's motor vehicle agency website for additional information

## → Electronic titles

We will release our lien directly to the state if it has an electronic title system. For more information on the electronic lien and titling process, please contact your state's motor vehicle agency directly.

## → I haven't received my title. What do I do?

Your payment is considered late if it's not received by the payment due date. Late fees, if applicable, could be assessed to your account. For more information, message us in MyAccount or contact us at 1-800-284-2271.

### CONTACT US:

GM Financial  
P.O. Box 78143  
Phoenix, AZ 85062-8143

### PHONE: 1-800-284-2271

Hours of Operation  
Mon-Fri, 7 a.m. - 6 p.m. CT  
Sat, 9 a.m. - 1 p.m. CT

## → Title request

You can easily submit a request for a release of lien or duplicate title. Third-party fees may apply (see details below). This service may not be used for ineligible accounts.

1. Go to [getmycartitle.com/gmfinancial](https://getmycartitle.com/gmfinancial).
2. Choose "Create Request." You'll need to provide the VIN and the state where the vehicle is titled.
3. For a status update on an existing order, select "Check Order." Make sure to have your order reference number and the last six characters of the VIN nearby.
4. Once your request is fulfilled, you'll need to go to your state's motor vehicle agency to obtain a copy of your title. Lease customers will need to file the necessary paperwork with their state's agency and will receive their title in the mail.

The duplicate title process can take from four to six weeks, depending on the state. After submission, there's a processing time of 24 to 48 hours for the Lien Satisfaction Letter to be mailed or faxed.

When submitting a title request, you may be charged one or more of the following fees by PDP Group, Inc.:

- **Duplicate title:** Cost covers the title itself plus any applicable state's motor vehicle agency fees.
- **Lien Satisfaction Letter:** Cost includes the letter itself. You may be charged an additional fee to have it faxed.

### TITLE GLOSSARY

**Duplicate Title:** A duplicate title can be requested by lease customers who have taken the steps necessary to own their vehicle.

**Ineligible accounts:** Accounts in charge-off or bankruptcy status.

**Lien Satisfaction Letter:** A lien is a claim on property to ensure payment of debt, and a lien satisfaction letter, also called a release of lien, is requested by customers with retail accounts. There are state restrictions, so please check with your state first.

**Motor vehicle agency:** Depending on the state, this may be referred to as the Department of Motor Vehicles (DMV), Secretary of State (SOS), Driver Services Department or other names.