

Checklist: Yendo's Title Validation and Lien Release Process

Title Validation Process

1. Download the Yendo App
 - Access the app from your device's app store.
2. Determine Title Submission Requirement
 - Follow the app's guidance to see if you need to submit your physical title.
3. If Title Submission is Required:
 - **Locate a FedEx Location:**
 - Use the Yendo app to find the nearest FedEx or partner location.
 - **Prepare for Shipment:**
 - Open the Yendo app to display the prepaid FedEx QR code.
 - **Visit FedEx:**
 - Present the QR code; FedEx will scan and ship your title to Yendo.
 - **Access Partial Credit:**
 - After FedEx registers your shipment, your virtual card will be activated, typically within 15-30 minutes.
 - **Full Credit Access:**
 - Once Yendo receives and validates your title, full credit access is granted.
4. If Title Submission is Not Required:
 - **Immediate Credit Access:**
 - Upon accepting your offer and terms, receive your initial credit limit instantly.
 - **Full Credit Access Options:**
 - **Yendo Obtains Duplicate Title:**
 - Yendo will work with your state's DMV to secure a duplicate title and lien, usually within a few weeks.
 - **Optional Title Mailing:**
 - For quicker full credit access, you can mail your physical title to Yendo, typically processed within 7 business days.

Title and Lien Management

- **During Account Active Period:**
 - Yendo holds your vehicle title as the lienholder until your account is fully paid off and closed.



- **After Account Closure:**
 - **Lien Release:**
 - Upon account closure, Yendo removes its lien on your vehicle.
 - Processing time varies based on payment method:
 - Certified Funds (Cashier's Check/Cash): Typically a few business days.
 - Non-Certified Funds (Online Payment/Personal Check): Up to 10 days.
 - **Title Return:**
 - The process depends on your state's title-holding practices:
 - Non-Holding States: You may already have your title; Yendo provides a release of lien letter for DMV processing.
 - Title-Holding States:
 - Electronic Titles: Yendo notifies the DMV electronically; the DMV issues a new title.
 - Paper Titles: Yendo either notifies the DMV or mails the title and release of lien letter to you; DMV visit may be required.

Security Measures

- Yendo employs security measures that meet or exceed federal standards for financial institutions, using physical, procedural, and technical safeguards to ensure your data is protected.

Note: Processing times and procedures may vary by state. For state-specific details, consult your local DMV.

Looking for a smarter, more affordable way to access credit? Yendo offers generous credit limits, instant access, and flexible options—even if you have less-than-perfect credit.

Whether you want to rebuild your credit, save with lower costs, or experience the ease and convenience of a vehicle-secured credit card, Yendo is the recommended choice.

[Click here to get started with Yendo today](#) and see how high your credit line can go!



Build credit using your car.

- ✓ No impact on credit for pre-approval process
- ✓ We report to 3 major credit bureaus
- ✓ Pre-approval in 3 minutes

GET STARTED

