

# Department of Highway Safety and Motor Vehicles



## Electronic Lien and Title Program Lienholder's Guide

This guide provides lienholders with the necessary information to participate in the Florida Electronic Lien and Title Program.

Providing Highway Safety and Security  
Through Excellence in Service, Education, and Enforcement

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## Definitions

### **Department or DHSMV or HSMV**

Florida Department of Highway Safety and Motor Vehicles

### **DHSMV Customer Number**

The DHSMV Customer Number assigned by the Department is used to uniquely identify ELT participants.

### **Electronic Lien (E-lien)**

An electronic lien or e-lien is a lien that is electronically transmitted and released by the lienholder (through the ELT Third Party Provider) to the Department.

### **Electronic Lien and Title (ELT)**

The paperless process that allows the Department to send an e-title with a lien to the lienholder and allows the lienholder to transmit lien satisfactions to the Department electronically.

### **ELT Lienholder**

An ELT Lienholder is an entity who has a title and lien held electronically by the Department; Examples include finance companies and financial institutions.

### **ELT Third Party Provider**

An ELT Third Party Provider is an entity that has entered into a written agreement with the Department to provide electronic lien and title services for ELT lienholders.

### **Electronic Title (E-Title)**

An electronic title or e-title is a title for a motor vehicle, mobile home or vessel that is held electronically by the Department. The title information is in an electronic format on the Department's database; therefore, a paper title does not exist. An electronic title proves ownership and is just as legal as a paper title.

### **Lien**

Money borrowed using a motor vehicle or property as collateral.

### **Lien Satisfaction**

A document proving that a lien against a motor vehicle, mobile home or vessel has been paid.

### **Non-ELT Lien**

A non-ELT lien is a lien that is not handled electronically through the lienholder's ELT Third Party Provider system. The lien may be held by an entity that is not in the business of financing vehicles, vessels or mobile homes. The lien may also have become non-electronic due to an electronic title being converted to a paper title.

### **Subsequent Lien**

Money borrowed using a motor vehicle or property as collateral when the first lien is still outstanding.

## I. Introduction to Florida's Electronic Lien and Title (ELT) Program

Historically, the sole method of information exchange between the Department and lienholders was through a manual paper process. The ELT Program is a paperless process that allows the Department to send an e-title with a lien to the lienholder and allows the lienholder to transmit lien satisfactions to the Department electronically. When the program began in 2001, participation in the program was voluntary. **As of January 1, 2013, participation in the ELT Program became mandatory for all dealers, finance companies or entities that are in the business or practice of financing vehicles, mobile homes or vessels in the state of Florida** (Chapters [319.27\(7\)](#) and s. [328.15](#) F.S.).

## II. Program Goal

The goal of the ELT Program is to provide an electronic method by which lending institutions and other lienholders can process liens and lien satisfactions for vehicles, mobile homes and vessels.

## III. How the ELT Program Works

### *Information Exchange within the ELT Program*

Approved ELT Third Party Providers exchange data files with the Department on a daily basis. These files contain lien notations, lien releases, error/correction information, and requests for paper titles.

### *Eligible Transactions*

Lienholders are eligible to submit the following types of transactions through ELT Third Party Providers to the Department. Other ELT transactions may be included based on revisions to DHSMV ELT specifications.

- ✓ Satisfy liens
- ✓ Request paper titles

### *Adding Liens*

Lienholders must:

- ✓ Complete the Application for Notice of Lien/Reassignment of Lien or Notice to First Lienholder or Subsequent Lien ([HSMV 82139](#)) form;
- ✓ Ensure that the lienholder's name, address and DHSMV Customer Number are correctly entered on the form; and
- ✓ Submit the form to a tax collector's office.

Once a lien is added, the Department stores the lien information in the state motor vehicle database and transmits an e-title with the lien back to the lienholder through the lienholder's chosen approved ELT Third Party Provider.

### *Releasing Liens*

When the lien is satisfied, a lienholder electronically submits the lien release to the Department through their approved ELT Third Party Provider and receives notification back that the lien has been successfully satisfied. Upon satisfaction of the lien, the title remains electronic until the lienholder or owner specifically requests to have the title printed. Upon request, the Department will print and mail the certificate of title to the owner or another entity as directed by the lienholder for a service fee of \$2.50.

#### **Note:**

- ✓ Lienholders are responsible for delivering a lien satisfaction and the certificate of title indicating the satisfaction **within 10 working days** of receipt of a final payment as defined in s. [674.215](#) (Chapters 319.24(5)(a) and s. 674.215 F.S.); and
- ✓ If the lienholder is unable to provide a certificate of title, the lienholder should notify the person satisfying the lien that the title is not available **within 10 working days** of receipt of receiving a final payment (Chapter 319.24(5)(a) F.S.).

For more information, including required documents and instructions for lien satisfactions, refer to the Department's procedure [TL-33](#).

## **IV. Becoming an ELT Lienholder**

Participation in the ELT Program is mandatory for all entities in the business of financing vehicles, vessels and mobile homes in the state of Florida. Lienholders must enroll with the Department as a participating lender and establish a service relationship with an approved ELT Third Party Provider. After enrollment, lienholders will be assigned a DHSMV Customer Number and are required to use an ELT Third Party Provider for the transmission of data.

### *Enrolling in the ELT Program*

To enroll, all lienholders must:

1. Select an approved [ELT Third Party Provider](#) and complete the ELT Third Party Provider contract or application. No contract exists between the lienholder and the Department. Lienholders work directly with the approved ELT Third Party Providers for software, record management, and reporting needs.
2. Complete and submit an [ELT Lienholder Application \(HSMV Form 82150\)](#) to your ELT Third Party Provider. With the exception of the signature line, make certain that information is typed rather than handwritten on the form.
3. Install the necessary computer software from the ELT Third Party Provider. If necessary, the ELT Third Party Provider will provide software training.
4. Agree on an "ELT Start Date" with your ELT Third Party Provider. The Third Party Provider submits the [ELT Lienholder Application \(HSMV Form 82150\)](#) to the Department and requests the agreed upon implementation date. Upon the Department's application approval, lienholders receive a DHSMV Customer Number. The DHSMV Customer Number must appear as the account number of the lienholder on any form submitted for adding a lien.

## V. Conditions and Requirements of the ELT Program

As an active ELT participant, lienholders have the following responsibilities:

- ✓ Contract with a Department approved ELT Third Party Provider for the transmission of all vehicle and title data;
- ✓ Ensure all loan recipients and dealers have the correct lender name and DHSMV Customer Number to include on all forms and correspondence;
- ✓ Work directly with an ELT Third Party Provider's Help Desk to resolve all ELT discrepancies and data transmission issues; and
- ✓ Comply with all applicable Florida Statutes and the Department's policies and procedures ([DHSMV Procedure TL-69](#)), including any confidentiality and liability agreements.

## VI. Frequently Asked Questions (FAQ)

### *How do I make corrections or changes to a title?*

Corrections and changes must be made at a tax collector's office. Title fees are not charged when correcting an error if an agent of the Department made the error. However, fees must be charged if it is clear that an agent of the Department did not make the error. For more information, including required documents and instructions for correcting paper titles and electronic liens, refer to the Department's procedure [TL-04](#).

### *Do I need to convert an electronic title to a paper title to correct errors?*

No. If error(s) are found on an electronic title, the lienholder can request the agency that processed the title to make the needed corrections. There will be a charge to make these corrections unless the Department is responsible for making the error(s). Once the error(s) have been corrected, a new copy of the title will be electronically transmitted to the lienholder.

### *If I request an electronic title to be printed, will the certificate of title remain electronic?*

No, the title will be printed and the lien will be converted to a non-ELT lien. However, if any future activity were to occur on the title (i.e. corrections made to the paper title at a tax collector's office), then the title would become electronic again as the Department holds all titles electronically. However, the lien on the title would remain non-electronic. Thus, there would be no transmittal of the lien back to the lienholder via the ELT Third Party Provider system.

### *What are the advantages of maintaining an electronic title?*

- ✓ A printed or paper title may be lost, stolen or destroyed.
- ✓ A paper title may be subject to fraudulent alterations.
- ✓ A paper title may not be needed for the purposes of transferring ownership to a Florida dealership. See HSMV Form [82994](#).
- ✓ A printed title is not necessary to add a subsequent lien.

### *What are the disadvantages of converting an electronic title to paper?*

- ✓ When an electronic title is converted to paper, the lien is also converted to non-ELT. Therefore, the lienholder is no longer able to use the ELT Third Party Provider system to satisfy the lien electronically.
- ✓ Once a title has been converted to paper, any future transaction on the title, including a title correction, will convert the title back to an electronic title held by the Department. This electronic title will not be transmitted to the lienholder via the ELT Third Party Provider system since the lien is no longer electronic. Instead, a letter (sample letter can be found on the last page of [TL-69](#)) will be sent from the Department to the lienholder explaining how to request a paper title.

### *How do I change my ELT Third Party Provider?*

DHSMV requires a 30-day advance notice when changing ELT Third Party Providers because it may take up to four weeks to complete the transfer process. Lienholders must submit two documents to their **new** ELT Third Party Provider. The steps for changing ELT Third Party Providers are:

- ✓ [HSMV Form 82150](#) – Must be completed with the “Change of Third Party Provider” option selected under Section A of the form.
- ✓ Written Notice on Company Letterhead – A letter must be written that requests a transfer from the lienholder’s current ELT Third Party Provider. The letter must be signed and dated and should include the name of the lienholder’s current and new ELT Third Party Provider, the lienholder’s DHSMV Customer Number, and the agreed upon ELT “Start Date” with the new provider. This letter must be attached to [HSMV Form 82150](#).

### *How do I handle processing a subsequent (secondary) lien on an electronic title?*

A subsequent lien may be added to an electronic title without converting the title to paper.

- ✓ The subsequent lienholder notifies the existing lienholder(s) as outlined in [TL-32](#) and then presents the paperwork to the tag agency for processing.
- ✓ When the subsequent lien is added, both the primary lienholder and the ELT lienholder whose lien was added are sent an e-title showing all liens against the title.
- ✓ If a third lien is added to the title, the primary lienholder and the third lienholder will get a new copy of the title, but the second lienholder will not.
- ✓ A subsequent lienholder only gets an e-title when their lien is added or when they becomes the primary lienholder.

### *How do I request a paper title?*

Lienholders should request paper titles through their ELT Third Party Provider. Effective September 1, 2009, a \$2.50 service fee is required for all titles printed (per Florida Statute).

### *How do I request an expedited title?*

Lienholders can request an expedited title through their ELT Third Party Provider. Once this request has been updated and reflected in the Department's system, an expedited title can then be requested in-person at any [tax collector office that offers fast title issuance](#). The fee for an expedited title is \$10.

**Note:** Once a title has been placed in expedited status, the title must be printed as a fast title at a tax collector's office. The title cannot be converted back into the ELT program. The title will be converted to a non-ELT lien status and there will be no transmittal of the lien back to the lienholder via an ELT Third Party Provider.

### *Are out-of-state lienholders required to participate in the mandatory ELT Program?*

Yes, out-of-state lienholders engaged in the business or practice of financing vehicles or vessels purchased by Florida residents to be titled in Florida, must participate in the mandatory ELT Program. Out-of state lenders who loan money with the intent of adding a lien to a Florida titled vehicle are also required to participate.

### *How can non-ELT lienholders check the status of electronic titles?*

A lienholder that is not in the business of financing vehicles, vessels, or mobile homes will be sent a letter (sample letter can be found on the last page of [TL-69](#)) stating that the Department has added the lien and is retaining the title electronically. To view that the lien has been added the lienholder may use the [Motor Vehicle \(MV\) Check](#).

### *Where can I go to find more information about the ELT Program?*

Review the Department's [ELT Program procedure](#) and view [Lienholder Frequently Asked Questions](#) and [Dealer Frequently Asked Questions](#).

## VII. References

### Forms (Frequently Used)

- 82039: [Application for Multiple Certificate of Titles With/Without Registration](#) \*
- 82040: [Application for Certificate of Title With/Without Registration](#) \*
- 82048: [Vehicle Identification Number and Repossession Notice to Subsequent Lienholder](#) \*
- 82050: [Notice of Sale and/or Bill of Sale for a Motor Vehicle, Mobile Home Vehicle or Vessel](#) \*
- 82101: [Duplicate or Lost in Transit/Reassignment Title](#) \*
- 82139: [Notice of Lien, Subsequent Liens and Lien Actions](#)
- 82260: [Lien Satisfaction](#)
- 83060: [Registration of Vehicle with Out-Of-State Lien](#) \*

Note: Forms marked with an \* may be filled out online and then printed.

### Forms (All by Form Number)

[Motor Vehicle, Mobile Home, Vessels Forms - Sorted by Form Number](#)

### Title and Lien Procedures (Frequently Used)

- TL-04: [Corrections to Certificate of Title and Lien Information](#)
- TL-05: [Duplicate and Lost-In-Transit Certificates of Title](#)
- TL-10: [Original Certificate of Title Applications](#)
- TL-11: [Transfer of Florida Certificates of Title](#)
- TL-23: [Application for Certificate of Title Following Replevin and Repossession for Non-Fulfillment of Contract](#)
- TL-32: [Notice of Lien, Subsequent Liens and Lien Actions](#)
- TL-33: [Lien Satisfaction and Alternative Methods of Removal of Recorded Liens](#)
- TL-69: [Electronic Lien and Title \(ELT\) Program](#)

### Title and Lien Procedures (Total Listing)

[Motor Vehicle Procedure Manual: Title and Lien](#)

### Procedure Changes (Email Notification)

[Email Notification List for Procedure Changes](#)

### Search Policies

[DMV Procedures Manual Search](#)

### Tax Collector Offices

[Tax Collector Offices](#)

### Motor Vehicle Check

[Motor Vehicle Check](#)

### ELT Lienholder Application

[Application and Notice of Interest – Electronic Lien and Title Process](#)

### ELT Third Party Providers (vendors)

[ELT Third Party Providers](#)