

ELT AT A GLANCE

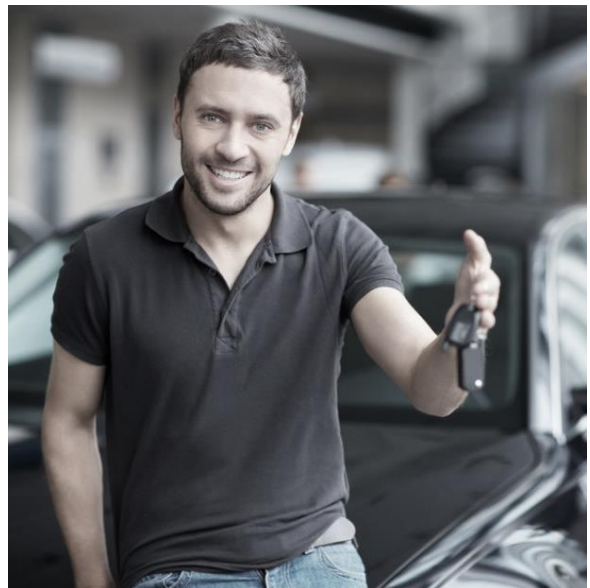
WHAT IS ELT?

In September of 2015, the ELT Program was launched which enables the DMV and lending institutions to exchange vehicle and title information electronically. This electronic exchange provides many added benefits, including faster processing, increased security and reduced costs.

WHY SHOULD I USE IT?

Some of the benefits of the ELT program include:

- Reduced cost of handling, storing and mailing associated with paper titles.
- Quicker lien notification without additional mailing and processing time.
- Eliminate the need to request duplicate title if the title is lost.
- Increased security and reduced opportunity for fraud.
- Loan payoff (lien release) create a clear title that is mailed to the owner directly, eliminating future confusion or potential for errors



HOW DOES IT WORK?



- Lienholders enroll with the service provider.
 - DMV assigns each lienholder a unique ELT number.
 - A complete list of providers can be found [here](#).
- Paper titles are submitted to the DMV under the same procedures as always when a lien is first created.
- The DMV transmits the recorded electronic lien to the service provider using a hub service.
 - Lienholders can log in, view and manage their liens on the service provider's website.
- When the lien is satisfied, the lienholder electronically releases it through the service provider.
 - The DMV prints and mails a paper title to the customer.