



ELT Frequently Asked Questions

Q: Are lienholders going to access to CARS or will they access a separate ELT system?

A: Lienholders will access CARS e-Services or go through a Service Provider.

Q: Does the lienholder ID number have to be given in order to add the electronic lien, or can the lienholder be searched by name? How will MDOS or the dealers know the codes for lienholders?

A: To add an electronic lien, a lienholder ID must be entered. MDOS staff and dealers will not be searching in CARS for a lienholder ID. It is the responsibility of the lienholders to supply this number to the dealer or the customer when approving their loans. The lienholder ID can also be found on the RD-108 or TR-11.

Q: Will lienholders with an ELT account be able to add/remove a lien for the customer without them coming into a branch?

A: Yes, ELT lienholders or financial institutions are required to release electronic liens and add electronic liens (when refinancing) electronically. Once all electronic liens are released from a title, MDOS will print and mail the title to the customer. The lienholders won't be adding the lien in most cases.

Q: What would be the reasoning to select 'No' for an electronic lien (other than them just not having a lien at all)?

A: Users would select 'No' for an electronic lien if a lienholder ID is not presented to the clerk or dealership. Financial institutions are not required to sign up for the ELT program and therefore, not all liens will be electronic.

Q: What if a customer has an individual as a lienholder? Would those instances still be printed title?

A: The ELT program is only for financial institutions. Titles that have an individual as a lienholder will continue to be paper.

Q: Will there be an option, like other DMVs, where can we print out an electronic title summary/status for customers that go out of state in order to show they have a record for Michigan?

A: Customers will be able to purchase a registration record that will include if the title is valid. This will benefit those customers that need proof of ownership if their title was impounded. The lienholder will also have the option to request a paper title for the customer if the customer is going out of state.

Q: Are paper titles and specially mailed titles required to become electronic?

A: No, the ELT program will not be mandated upon rollout. Paper titles will still be an option, as well as special mailers if a lienholder ID is not entered. All titles issued prior to rollout will remain paper titles even if the lienholders participate in the ELT program in the future.

Q: Once the title is electronic, is a lien release required or is it going to be automatically released?

A: Electronic liens must be released by the lienholder electronically. Customers cannot bring in a lien release to remove an electronic lien. A lien release is required if the lien is not electronic. Once all electronic liens have been released, a title will be printed and mailed to the customer.



Q: Is the idea to mandate ELT?

A: Yes, ELT will eventually become mandated for all financial institutions.

Q: Who is answering the phone calls regarding ELT?

A: The Michigan Electronic Filing System (MiEFS) unit will be answering phone calls.

Q: Are all banks going to be onboarded at rollout?

A: No, at rollout a select few banks will have the ability to participate in the ELT program. Eventually all banks will be onboarded. If the financial institution decides to sign up with a service provider, the service provider will be onboard them.

Q: Is there going to be outreach to the banks about the ELT program?

A: Yes, the CARS project team and the Communication team are working on communicating to all financial institutions about the ELT program.

Q: For dealers who use CVR, will they continue to use CVR or do they must go outside CVR?

A: Dealers who use CVR will continue to use CVR for most transactions. For taking assumption of a lien, dealers will need to log into e-Services to perform that transaction.

Q: How do electronic title corrections work?

A: Title corrections will work the same as they do today. If an electronic lien were added in error, the lienholder can request to delete a lien electronically. The Vehicle Records Activity Unit (VRAU) will review the request and correct the title as necessary.

Q: Can branded titles be electronic?

A: Yes, branded titles can be electronic.

Q: If electronic title with lien has a salvage or rebuilt salvage brand, are documents attached to the file? Will this print a paper title?

A: The process to change a brand will be the same as it is today; the title transaction would have to occur in the branch therefore the documents would be attached to the record. If the title is being transferred to an insurance company or whomever (due to becoming salvage), then the lienholder would have to release the lien before the transfer occurs resulting in a paper title being printed. If the ownership of the vehicle is not changing and a brand is just being added (lien is still on the vehicle), then the title would stay electronic.

Q: Will there be an indicator on the record if the title is electronic?

A: Users can view if a title is electronic by looking under the **Titles** or **Liens** sub-tab on the Ownership Account springboard.



Q: When would a branch need to release a non-electronic lien if the title is held electronically?

A: The branch would need to release a non-electronic lien on an electronic title when the title has two liens: one electronic and one non-electronic. The branch would release the non-electronic lien once the customer provides the appropriate lien release paperwork same as it is done today. The electronic lien must be released by the lienholder electronically. Once the electronic title is cleared of all electronic liens, MDOS will print and mail the title to the customer.

Q: Will the \$1 lien filing fee still be charged when adding or releasing a lien?

A: Yes, the \$1 lien filing fee will still be charged when adding or releasing a lien for the same vehicle types as they do today.