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# Electronic Lien Titling Program Lender Guide

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## Contents

I. Overview.....	2
II. Enrolling, Changing Enrollment, and Disenrolling .....	3
III. Lienholder Identification Number.....	6
IV. The Electronic Lien Titling Process .....	7
V. Additional ELT Transactions.....	8
VI. Contact.....	10

## I. Overview

### Scope and purpose of this guide

This guide provides information about Maine's Electronic Lien Titling Program ("ELT"). It contains general information about the program, procedures for enrolling, and instructions for performing title transactions while enrolled in the program. **Please note, participation in the program is optional for lenders.**

Should you have any questions about the program, please contact us at [elt.bmv@maine.gov](mailto:elt.bmv@maine.gov).

### ELT Program Overview

The ELT allows lenders and the BMV to exchange vehicle lien and title information electronically. Lenders who choose to participate in the program can, thus, receive electronic rather than paper title records. If a lender elects to participate in the ELT, they must engage the services of a third-party ELT Service Provider authorized by the state to exchange data with the BMV on behalf of lenders. **Once again, participation in the program is optional for lenders.**

While participating in the program, lenders must exchange lien and title information with BMV through the ELT's electronic interface. If necessary for the purposes of repossessing a vehicle, or assisting a borrower who has moved to another state with re-titling a vehicle, a lender may request a paper Certificate of Title through the ELT interface.

### Features

Lenders may currently use the ELT to complete the following transactions:

- Receive a lien notification from BMV
- Release a lien
- Update a vehicle owner's address
- Request a printed title
- Designate an alternate "Mail to" address for printed titles
- Request an update or correction to an ELT record
- Receive notification from BMV of update or correction to an ELT record

### Benefits of enrolling in ELT

Enrolling in the ELT program benefits lenders by:

- reducing the need to store, file, retrieve, and mail title certificates
- allowing speedy electronic delivery of title records
- decreasing opportunities for fraud in the titling process

## II. Enrolling, Changing Enrollment, and Disenrolling

### Eligibility

To participate in the program, lenders must engage the services of an authorized service provider, who will establish an interface for exchanging data between the lender and the BMV. Lenders can find a list of authorized providers on the [BMV's ELT website](#).

Additionally, lenders must have a Federal Employee Identification Number and be registered and in good standing with the Maine Secretary of State, Bureau of Corporations, Elections & Commissions for the purpose of doing business in Maine.

BMV may request documentation to verify a lender's FEIN or their good standing with the Bureau of Corporations, Elections & Commissions.

### Submitting enrollment applications

Service providers will submit all enrollment applications to BMV on lenders' behalf. Lenders should contact their authorized provider for more information.

### Signatures

Please note that BMV will accept signatures from a company representative on behalf of an entire organization on ELT enrollment forms (i.e., MVT-57, MVT-58, and the DPPA Affirmation Statement). These forms may be signed using DocuSign or a wet ink signature. **Please note, BMV currently supports electronic signature through DocuSign exclusively on forms MVT-57, MVT-58 and the DPPA Affirmation Statement for the purpose of managing ELT enrollment.** All other motor vehicle forms require a "wet ink" signature unless another type of signature is expressly authorized.

If using DocuSign to electronically sign documents, a lender's service provider will provide instructions for completing the forms.

If submitting a paper application with a "wet ink" signature, please use a computer to complete the form and be sure both a representative of the lender and provider sign with a pen. The lender's provider should mail the application to the address included in Chapter VI of this guide.

### Processing times and effective dates

BMV will respond to all applications with enrollment information, or requests for additional information, within 30 days (though processing time may be faster depending on volume). Providers should submit all enrollment applications on behalf of lenders at least 30 days prior to their desired date of enrollment, disenrollment, or change of information.

Providers and lenders may designate a date on form MVT-58 on which they would like their enrollment, disenrollment, or change of information to take effect by entering that

date in the desired date field (please send applications no fewer than 30 days in advance). If a lender wishes their enrollment or change of information to take effect as soon as BMV can process their application, please enter “ASAP” in the desired date field.

### **Enrolling in the ELT**

To enroll in the ELT, a service provider must submit the following on behalf of a lender: form MVT-58 indicating “enrollment” signed by a corporate representative of the lender and their provider, and; 2. a DPPA Affirmation Statement signed by a representative of the lender. When an application is accepted, BMV will email the lender and their provider a message indicating their Lienholder Identification Number and the date BMV will begin issuing electronic title records to the lender.

### **Contact information**

Please note that BMV will send any ELT related correspondence to the contact email a lender provides on form MVT-58. BMV will carbon copy the lender’s provider contact on this correspondence.

### **Enrolling branches**

If a lender wishes to designate a bank branch or other business units on a title record, they may enroll those branches in the ELT so long as each has a unique mailing address. They may do so by having their service provider submit, for each entity, application form MVT-58 indicating “enrollment” signed by a corporate representative of the lender and their provider. Please note, that a DPPA Affirmation is only needed for a lender’s first enrollment application (i.e., one DPPA per lender FEIN).

As mentioned in the following chapter, BMV will issue each unit a unique three-digit suffix for their Lienholder Identification Number.

### **Changing a lender’s business name, contact information, or address**

If a lender’s business name, contact information, or address changes, they should have their provider submit form MVT-58 indicating “change of information” signed by a corporate representative of the lender and their provider.

Additionally, if a lender is requesting a change to their business name, please also send a certified copy of their corporate filings reflecting the name change in the state of Maine to [elt.bmv@maine.gov](mailto:elt.bmv@maine.gov).

Please note, any changes made to a lender’s business name and address will appear on titles issued after these changes take effect. BMV cannot update the information on existing title records.

### **Changing Service Providers**

If a lender wishes to change providers, they should work with their NEW service provider to submit an updated enrollment form MVT-58 no fewer than 30 days prior to their desired start date with the provider. Please indicate “change provider” and ensure a representative from the lender and their new provider sign the form.

Please note, lenders are responsible for working with both providers to ensure that there is no gap in service. Failure to do so may result in existing electronic lien and title records being printed and mailed to the lender.

Additionally, lenders are responsible for working with their current provider to transfer their existing data and records to the new provider. BMV will *not* transmit a lienholder’s existing data to a new provider.

Once an application to change provider is approved, BMV will send a letter to the lender and their new provider indicating the date on which BMV will begin transmitting data to the new provider. Please note that the lender’s Lienholder Identification Number will remain the same.

### **Disenrolling**

If a lender elects to end their participation in the program, they should have their provider submit form MVT-58 indicating “disenrollment” no fewer than 30 days prior to their desired date of disenrollment.

BMV will communicate disenrollment information, including the date disenrollment will take effect, to a lender and their service provider within 30 days of receiving an application. Upon approving an application for disenrollment, BMV will specify the date when it will stop transmitting electronic title records to the lender’s service provider. Additionally, any active electronic title records issued to the lender will be printed and mailed to the lender.

### **Mergers and acquisitions**

In the event a lender merges with, or acquires, another lending institution, please contact BMV at [elt.bmv@maine.gov](mailto:elt.bmv@maine.gov). BMV will work with the institution to determine if the relevant accounts can be consolidated or if the lender will need to apply for new titles in the appropriate entity’s name.

### III. Lienholder Identification Number

BMV will issue every participating lender a Lienholder Identification Number. The number will be in the format ME-FEIN-###, where FEIN is the lender's nine-digit Federal Employer Identification Number.

Each Lienholder Identification Number ends with a three-digit suffix used to designate branches or other business units. As noted in the previous chapter, lenders may apply for these suffixes at their own discretion.

When the Lienholder Identification Number, along with the lender's name as recorded on enrollment applications, appear on a title application, BMV's computer system will send an electronic notification to the lender in lieu of a paper title. As such, applicants will need to use the lender's identification number to ensure their titles are processed electronically.

Lenders are responsible for informing any dealerships and customers they do business with to include their Lienholder Identification Number on any title applications listing them as a lienholder. BMV will also make a searchable list of identification numbers and names of record available at [www.maine.gov/sos/bmv/titles/elt](http://www.maine.gov/sos/bmv/titles/elt).

Additional information about form MVT-2 can be found in the lender bulletin available on [www.maine.gov/sos/bmv/titles/elt](http://www.maine.gov/sos/bmv/titles/elt).



## IV. The Electronic Lien Titling Process

The Electronic Lien Titling process consists of the following steps:

1. A customer **applies for a title** using paper documents.
2. If the application is complete, BMV issues a title and **notifies** the lender by transmitting lien and title information to the lender's authorized service provider.
3. When the borrower pays off their loan, the lender transmits the **lien release** through the ELT's computer interface.
4. BMV **prints** and mails a paper title to the owner at their current address, or at an alternate "mail to" address designated by the lender.

### Applying for a title

Lenders and other BMV customers will continue to submit applications using a paper version of the Application for Certificate of Title (MVT-2) along with paper supporting documents.

### Lien notification

If the title application and supporting documentation are complete, BMV will perfect the lien and transmit an electronic notification to the lender. This record contains the same owner, vehicle, and lien information found on a paper Certificate of Title.

Please note, if an application is incomplete, BMV will mail a paper rejection letter requesting additional information to the appropriate party.

If a lender notes an error on a title record, please refer to "correcting a lien and title record" in Chapter V.

### Releasing a lien

Lenders may release a lien on ELT title record through the ELT interface when they are the primary lienholder.

Upon lien release, BMV will send an ELT notification or a paper certificate of title to one of the following parties (listed in order of priority): the next subordinate lienholder, an alternate "mail to" address designated by the lienholder through the ELT interface, or the vehicle owner. Please note that the existence of a subordinate lienholder will override the alternate "mail to address" feature.



## V. Additional ELT Transactions

### **Correcting a lien and title record**

If a lender finds incorrect information on an electronic lien and title record, they may email the BMV at [titles.bmv@maine.gov](mailto:titles.bmv@maine.gov) with the pertinent details. Alternatively, a lender may mail us using the postal address included at the end of this guide. BMV will research the error and, if appropriate, send a corrected title through the ELT interface.

### **Updating an owner's address**

If a vehicle owner updates their address in the lender's database, a lender may also update the owner's address on the title record. Updating addresses helps the BMV ensure its correspondence reaches the borrower.

### **Requesting a printed title**

If a lender requires a paper Certificate of Title to repossess a vehicle or because a vehicle owner has moved out of state, you may request a printed title.

#### *Repossessing a vehicle*

In the event a lender repossesses a vehicle, they should use the ELT interface to request a printed title.

#### *Owner moves out of state*

If a vehicle owner moves out of state, lenders should use the ELT interface to request a printed title. Please use the alternate "mail to" address feature to send the title to the appropriate party.

### **Dealer payoffs**

If a dealership pays off a borrower's existing loan, the lender should use the ELT interface to release their lien and use the alternate "mail to" address feature to mail the title(s) to the appropriate party.

Please be mindful that if a title lists a subordinate lienholder, the BMV title record will be sent to them so that they can release their lien on the vehicle. The existence of a subordinate lienholder on a title overrides the alternate "mail to" address feature.

### **Refinancing a vehicle/ Selling one or more loans to another lender**

If a borrower refinances a vehicle, or a lender sells one or more loans to another lending institution, the lender should use the ELT interface to release their lien and use the alternate "mail to" address feature to send the title(s) to the appropriate party. The new lienholder should then submit a title application using form MVT-2 to perfect liens on the vehicle(s).

Please be mindful of subordinate lienholders on the title when completing this process. The existence of a subordinate lienholder on a title overrides the alternate “mail to” address feature.

### **Converting a paper title to an ELT record**

At this time, the ELT program does *not* support converting a paper title to an electronic record.

## VI. Contact

Write to us:

Bureau of Motor Vehicles  
Division of Title Services  
Attn: ELT Specialist  
101 Hospital Street  
Augusta, ME 04333

Email us:

[elt.bmv@maine.gov](mailto:elt.bmv@maine.gov)

Call us:

207-624-9000 ext. 52138

Browse our website:

[www.maine.gov/sos/bmv/titles/elt](http://www.maine.gov/sos/bmv/titles/elt)