

FACT SHEET

Pennsylvania's Electronic Lien and Title Program

Purpose

The purpose of this fact sheet is to explain the Pennsylvania Electronic Lien and Title (ELT) Program.

How It Works

As part of the commonwealth's efforts to improve the delivery of driver and vehicle services and increase efficiency, the Pennsylvania Department of Transportation (PennDOT) implemented a statewide mandatory Electronic Lien and Title System July 10, 2008.

The same title application and support documents required to apply for a paper title are also required to obtain an ELT. Applications are submitted to PennDOT in the same manner. Upon completion of processing, PennDOT transmits an electronic notification to the lienholder instead of mailing a paper title. This notification is transmitted through an ELT service provider. The notification includes all owner and vehicle information currently printed on the paper title. Upon receipt of lien notification, the lienholder verifies the information transmitted.

When the lien has been satisfied, the lienholder electronically transmits a notification of lien release to PennDOT. Upon receipt of electronic lien release, a paper title is printed and mailed to the vehicle owner. When the lien is satisfied by a dealer or insurance company, the paper title is mailed directly to the dealer or insurance company.

All lienholders in the business of financing vehicles are required to participate in the ELT Program and must be under contract with a PennDOT-approved ELT service provider.

Benefits

Lienholders that participate in the ELT program receive a number of benefits:

- ❖ Cost Savings for filing space currently needed to store paper titles;
- ❖ Elimination of staff time used to locate misplaced paper titles;
- ❖ Cost Savings for replacing lost titles;
- ❖ Postage costs eliminated for mailing paper titles;
- ❖ Elimination of staff time dedicated to filing and maintaining paper titles;
- ❖ Overnight receipt of perfected liens;
- ❖ Quick identification of inaccurate information;
- ❖ Improved communications between lienholders and PennDOT;
- ❖ Title processing improved through elimination of manual completion of lien release information;
- ❖ Electronic comparison and validation of electronic lien information;
- ❖ Electronically perform lien maintenance transactions; and
- ❖ Improved customer service with timely release and printing of clear titles without customer intervention.



Requirements

In order to enroll in the Pennsylvania ELT Program, lienholders need to do the following:

- ❖ Complete an application to enroll in the ELT Program. (Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," available on the PennDOT Driver and Vehicle Services website, www.dmv.state.pa.us, under the Forms and Publications link);
- ❖ Enter into a contract with an ELT service provider for transmission of electronic lien and title data;
- ❖ Obtain necessary hardware and software; and
- ❖ Be approved by PennDOT as a participating ELT lienholder.

Lienholders are not required to contract for any other services from the ELT service provider. A lienholder may develop its own interface method or purchase software or services that are available on the market to allow for an interface with the ELT service provider. Lienholders should contact an ELT service provider for additional information.

PennDOT-Approved ELT Service Providers:

VINtek, Inc.
1735 Market Street
9th Floor, Suite 900
Philadelphia, PA 19103
(215) 563-3320
jpritchard@vintek.com

FDI Collateral Management
9750 Goethe Road
Sacramento, CA 95827
(800) 594-1470
imp@fdielt.com

PDP Group, Inc.
10909 McCormick Road
Hunt Valley, MD 21031
(410) 584-2099
contact@simplyelt.com
www.simplyelt.com

Decision Dynamics, Inc.
4723-C Sunset Blvd.
Lexington, SC 29072
(803) 808-0117
info@etitlelien.com

Assurant Specialty Property
2975 Breckinridge Blvd.
Duluth, GA 30096
(866) 742-1466
als.info@assurant.com