



Announcing Maine's Electronic Lien Titling Program

What is the Electronic Lien Titling Program?

The Maine Electronic Titling (ELT) Program is now live. The program allows BMV and lenders to exchange electronic records instead of paper titles. Participation in the ELT Program is **optional**.

If a lender opts to participate, they will have to engage the services of a third-party service provider approved by BMV to exchange lien and title data on their behalf. You can find contact information for our first approved provider on our website. Additional providers will be added to our site as they complete development and the state's certification process.

How does ELT work?

All applicants will still submit paper title applications and supporting documents to the BMV. When a title is issued, however, participating lenders will receive an electronic notification rather than a paper Certificate of Title. When a lienholder releases a lien, BMV will print and mail a Certificate of Title to the vehicle's owner or a third-party designated by the lienholder.

Lenders will also be able to perform the following transactions on electronic title records:

- 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 a title
- Receive notification from BMV of update or correction to a title

Lienholder Identification Number

BMV will issue each participating lender a lienholder identification number. Applicants will need to use the lender's identification number to ensure titles are processed electronically. Participating lenders should share this number with any dealerships they do business with. BMV will maintain a searchable list of identification numbers on its website.

Benefits of the ELT

ELT benefits lenders by:

- Eliminating the need to store, retrieve, and mail paper Certificates of Title
- Enabling speedy electronic communication between BMV and lenders
- Reducing fraud in the titling process

For more information:

elt.bmv@maine.gov | www.maine.gov/sos/bmv/titles/elt