



# COMMONWEALTH of VIRGINIA

Department of Motor Vehicles  
2300 West Broad Street

**Richard D. Holcomb**  
Commissioner

Post Office Box 27412  
Richmond, VA 23269-0001

September 18, 2014

## **INFORMATION ADVISORY – VIRGINIA ELECTRONIC LIEN MANDATE**

### **RE: Mandatory Electronic Lien Program (ELP) Participation**

Automotive Lenders:

Effective October 1, 2015, all banking and financial institutions that record 50 or more auto liens per calendar year will be required to electronically transmit lien information to the Virginia Department of Motor Vehicles (DMV) through an approved service provider.

Lenders that meet these requirements must join the Virginia Electronic Lien Program (ELP) and contract with a third party ELP service provider in order to establish a connection with Virginia DMV. Lenders are advised to contract with a service provider in a timely manner, as a large number of participants are expected to enter the program over the next 12 months. Required lenders not connected by the deadline risk rejection of their requests to record liens on Virginia vehicle titles.

Note: Lenders other than banks and financial institutions and those that do not meet the minimum volume (50) are not required to participate at this time, but may enroll voluntarily in the program.

To join the Electronic Lien Program, first select an approved service provider, who will coordinate directly with Virginia DMV and serve as the primary point of contact for enrollment and implementation. Contact information for each service provider is listed on the back of this notice.

For more information about the program visit [www.dmvnow.com/eliem](http://www.dmvnow.com/eliem). Updates and Frequently Asked Questions (FAQs) regarding Virginia's transition to mandatory ELP participation will also be posted on this webpage. If you have general questions about the electronic lien mandate contact Gregory Banks at (804) 367-0222 or [gregory.banks@dmv.virginia.gov](mailto:gregory.banks@dmv.virginia.gov).

Sincerely,

Karen Grim  
Sr. Assistant Commissioner  
Driver, Vehicle and Data Management Services

## **VIRGINIA'S ELECTRONIC LIEN PROGRAM (ELP)**

### **eLIEN BENEFITS**

Lenders that participate in the Electronic Lien Program (ELP) no longer have to:

- Retrieve a title from a conventional file when the lien has been satisfied
- Physically satisfy (sign off) a lien on a title
- Mail a title to a customer
- Apply for a duplicate title to replace a lost title

Electronic processing of liens creates efficiencies and provides a number of benefits:

- Paperless processing
- Reduction in storage space needed for title documents
- Quick identification of inaccurate information
- Faster notification of lien satisfactions
- Consolidated, itemized monthly billing for title services
- Reduced costs associated with handling, storage, and mailing
- Improved customer service with timely release and printing of clear titles without customer intervention

### **APPROVED SERVICE PROVIDERS**

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

Dealertrack Collateral Management Services (CMS)  
9750 Goethe Road  
Sacramento, California, 95827  
888.VIN.6500  
Email: [CMS.Sales@dealertrack.com](mailto:CMS.Sales@dealertrack.com)

Decision Dynamics, Inc.  
1324 N Lake Drive  
Lexington, SC 29072  
(803) 808-0117  
Email: [ann.gunning@dditechnology.com](mailto:ann.gunning@dditechnology.com)

PDP Group, Inc.  
10909 McCormick Road  
Hunt Valley, MD 21031  
(410) 584-0206  
Email: [contact@simplyelt.com](mailto:contact@simplyelt.com)

VINtek, Inc.  
1735 Market Street  
9<sup>th</sup> Floor, Ste 900  
Philadelphia, PA 19103  
1-888-846-3326  
Email: [rchristini@vintek.com](mailto:rchristini@vintek.com)

Virginia ELT (USA ELT)  
700 S Royal Poinciana Blvd #701  
Miami Springs, FL 33166  
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E-mail: [virginia@usaelt.com](mailto:virginia@usaelt.com)  
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