Electronic Liens and Titles (ELT) Also Known As Paperless Titles

Paperless Idaho titles are issued when a lienholder participating in Idaho's ELT program is recording a lien. When an electronic (paperless) title is issued, it is sent via the AAMVANET network to the lienholder's mailbox maintained by their service provider. It generally remains paperless until the lien is paid and the lienholder sends an electronic transaction back to ITD requesting issuance of a paper title. ITD prints the title the same evening as the request and mails it the next day to the address specified by the lienholder.

For a list of financial institutions currently participating in Idaho's ELT program, click Idaho ELT Participants.

ELT Benefits for Lienholders and Owners.

The ELT program benefits lienholders in that it saves them time and money through:

- Reduced handling/mailing costs. Paper titles must be received in the mail, opened, viewed, routed, filed, and stored. When a lien has been satisfied, the title must be located, retrieved, signed off by an authorized party, photocopied/scanned, and then mailed to the owner or party that sent payoff. A photocopy has to be verified to be a true copy of the original and then mailed to ITD for notification as required by section 49-511, Idaho code.

When participating in Idaho's ELT program, the lienholder receives an electronic transmission and maintains the record on a database. When the loan has been satisfied, the lienholder sends an electronic transmission to ITD who prints a paper title and mails it to the owner or to another party specified by the lienholder. The transmission not only accomplishes the title transaction, but also satisfies the lien clearance notification to ITD.

- Faster confirmation of lien recordation. Electronic transmissions are received overnight.

- Reduced storage space needed for titles. There are no paper titles to store.

- No "lost" titles requiring the application for duplicate title and $14.00 fee. There are no paper titles to lose, so there will be no need to complete applications and pay for duplicate titles.

- Some title transactions are no-charge. When an electronic lienholder has a lien on a vehicle, and the owner refinances with another electronic lienholder, the lien change transaction occurs totally electronically, and there is no $14.00 title fee charged.

Owners also benefit by getting a clear title after payoff without filing a title application and $14.00. When the loan for a vehicle with a paper title has been satisfied, and the lienholder has signed off the title to release the lien and has provided the title to the owner, some owners like to take the paper title they receive and resubmit it to ITD so they can receive a new, clear title. With ELT, they receive a new clear title with no additional action or charge.

ELT Transaction Types

ITD may send six types of transactions to the lienholder:

- A new e-title recording the lien.
- Corrections to an e-title that the lienholder already has.
- An owner name change to an existing e-title.
- An error statement about a transaction that came from a lienholder.
- A confirmation that a transaction has been received from the lienholder.
- A confirmation that a paper title has been converted to an e-title.

The lienholder may send five types of transactions to ITD:

- A transaction to remove the lien and mail the clear paper title to the owner or another party specified.
- A request to turn an e-title into a paper title.
- A notice to release the lien and record a new lien – either for the same lienholder or a new one.
- A request to check on possible data errors on an e-title.
- A request to convert a paper title to an e-title.

Paperless Title Affidavits

In Idaho, a Paperless Title Affidavit is a form produced by the paperless lienholder on their letterhead. It may serve one of two purposes:

1. Act as confirmation for the owner that the title is paperless, the lien has been satisfied, and a paper title has been requested. Upon receipt of payoff, since there is no paper title to provide the owner, the lienholder may provide this affidavit instead.

2. Serve as an authorization for a name change to an existing paperless title. If, while the title is paperless, the owner wishes to add another owner to the title, remove an owner from the title, or change the name on the title (e.g., due to marriage, divorce, etc.), the owner and lienholder may sign and submit the affidavit to request the change to ITD or a county assessor's motor vehicle office, together with the $14.00 title fee.

Paperless title affidavit templates are available to participating lienholders upon request.

How to Participate in Idaho's ELT Program

To participate in Idaho's ELT program, a lienholder who has obtained an ELT service provider simply needs to provide identifying information to incorporate in a standard ELT agreement. Once this information has been received, ITD will customize a pair of identical agreements, and will sign them and mail them to the lienholder. Upon receipt, the lienholder will sign both copies, return one to ITD, and keep the other for their records.

The information needed for the ELT agreement includes:

- Complete business name
- Physical address
- Contact person's name, job title, and mailing address
- Lienholder address to be shown on e-titles
- Desired start date
- Name of service provider
- EIN (Employer Identification Number/Federal Taxpayer I.D.)

Authorized ELT service providers for Idaho include:

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

Dealertrack Collateral Management Services, Inc. (CMS)
9750 Goethe Road
Sacramento, CA 95827
1.877.488.0517
Email: CMS.Sales@dealertrack.com

Decision Dynamics, Inc.
1324 North Lake Drive
Lexington, SC 29072
(844) 836-1621
Email: customersetup@etitlelien.com
http://www.etitlelien.com

PDP Group, Inc.
10909 McCormick Road
Hunt Valley, MD 21031
Phone: (800) 666-3008
Fax: (410) 584-0404
Email: contact@simplyelt.com
Website: http://www.simplyelt.com
Website: http://www.pdpgroupinc.com

VINtek, Inc. a Dealertrack Collateral Management Services, Inc. company
9750 Goethe Road
Sacramento, CA 95827
1.877.488.0517
Email: CMS.Sales@dealertrack.com

For additional information, call ITD's Vehicle Services Section at 208-334-8663, and ask to speak to an ELT specialist; send e-mail to Barbara.kerr@itd.idaho.gov, or mail your request to:

Idaho Transportation Department
Vehicle Services, Attn: ELT
PO Box 7129
Boise, ID 83707-1129