Lien Satisfactions

The electronic Lien and title (ELT) program requires that all titles with liens will be held electronically. Additionally, lien notifications and satisfactions must be transmitted electronically between the department and the lienholder. This means that most lienholders are required to be ELT participants.

The ELT program replaces paper titles with electronic titles, which for lienholders reduces handling, storage, and mailing costs associated with paper titles.

Participating lienholders will no longer:

- Retrieve a title from a conventional file when the lien has to be 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.

Please refer to TL-69 of the Motor Vehicle Procedures Manual for more information on the ELT program.

Below are other examples of how a lien can be satisfied when the lien is not an electronic lien. This is not all inclusive. Please refer to TL-32 and TL-33 of the Motor Vehicle Procedures Manual for more information on liens, lien actions and lien satisfaction.

Separate Lien Satisfaction

Some states have separate lien satisfactions that accompany the title. Notice that this looks almost identical to the title. A dead giveaway is the wording "This is not a title." Additionally, the document is red in color.

Be careful with these, if you're not familiar with the way that Maryland (in this example) handles their liens, it would be very easy to either accept this as a title or accept the title with the lien. Read all Out of State titles carefully!



Satisfied on the Title

If there is a place on the title for a lien satisfaction, and it is completed there is no need for additional paperwork. A Florida Title has two places on the title to satisfy the lien. Signing in either spot will satisfy the lien. Out of state titles vary as to where the lien satisfaction is located.

