



STATE OF MICHIGAN
DEPARTMENT OF STATE
LANSING

Electronic Lien and Title (ELT) to become mandatory Oct. 1

The Michigan Department of State (MDOS) implemented the Electronic Lien and Title (ELT) program back in March 2021. Implementing the ELT program moved MDOS in compliance with Public Acts 290-292 of 2014, which require the electronic exchange of lien and title information with lienholders in lieu of a paper certificate of title.

This notice is to inform you that the ELT program will be **mandatory** for all financial institutions as of **Oct. 1, 2023**. If financial institutions are not signed up by this date, title applications presented to the Secretary of State requiring a lienholder placement will be rejected.

As a reminder, there are two ways to sign up for the ELT program:

- Sign up with one of the four approved service providers:
 - Service providers are third-party companies that handle all ELT transactions including adding, releasing, and removing vehicle liens.
 - DDI Technologies, DealerTrack, PDP Group, and Secured Title Administration (STA) are approved service providers for the state of Michigan.
 - Additional service providers may be approved by the State of Michigan at a later date.
- Apply through MDOS online services:
 - An Authorized Requestor Application form will need to be filled out and uploaded through MDOS online services.
 - The application requires the financial institution's name, address, and Federal Employer Identification Number (FEIN).
 - Entering a Corporate ID number is optional.

MDOS strongly encourages lienholders to enroll into the ELT program as soon as possible. With a high volume of financial institutions enrolling at the same time, there may be an additional delay in approving ELT applications.

Please email any questions regarding enrolling in the ELT program to MDOS-MIEFS-ELT-Helpdesk@Michigan.gov