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To: All Stakeholders and Lienholders

From: Clayton Boyd Walden, Director
Division of Motorist Services

Information Advisory – Florida Electronic Lien and Title (ELT) Program

By January 1, 2013, all individuals and businesses that finance vehicles to be titled in Florida must be electronically connected to Florida DHSMV in order to perfect their liens and receive titles electronically. Any lenders not connected to Florida DHSMV by that deadline risk rejection of their requests to record liens on Florida vehicle and vessel titles.

During the 2012 legislative session, House Bill 1223 was passed requiring lienholders to electronically transmit liens and lien satisfactions to the department. The law requires mandatory participation by lenders, with the exception of individual lienholders and businesses that are not normally engaged in the practice of financing vehicles and vessels.

Lenders will need to contract with a Florida DHSMV approved service provider in order to make the ELT connection with DHSMV. There is a potential for several thousand lenders to enter Florida's ELT Program over the next few months, so DHSMV advises lienholders not to wait until the last minute to contract with a service provider. Go to the following link for a list of approved providers:

<http://www.flhsmv.gov/html/dmv/ELTcontacts.html>

In order to begin the ELT application process, lenders need to go to DHSMV's official website at: www.flhsmv.gov. Select 'Handle It Online' and in the drop down box select 'All Options'; then on the left side of the page select Electronically Maintained Titles. Download and complete form HSMV 82150, *Application and Notice of Interest Electronic Lien and Title Process*. Each lender must complete form HSMV 82150 and forward it to the service provider of their choice.

When the lender has contracted with the service provider and installed the necessary computer hardware and software, the HSMV 82150 will be forwarded to DHSMV with a request for a startup date. Lenders who do not allow adequate time to accomplish the required steps before January 1, 2013 will risk rejection of title applications received by DHSMV after that date.

DHSMV will provide frequent updates and Frequently Asked Questions (FAQ's) related to the ELT Program on its website. Also, if you have any questions in reference to the ELT program, you may contact us via email at E-LienInfo@flhsmv.gov.