

Electronic Liens and Titles FAQ: Lienholders

What are the benefits of ELT for lienholders?

- ▶ Immediate lien placement and removal, improving loan processing speed.
- ▶ Reduced administrative costs associated with managing physical titles.
- ▶ Stronger security features to prevent title fraud.

What capabilities will lienholders have with ELT?

- ▶ Ability to add and remove liens electronically through their OkCARS accounts.
- ▶ Secure digital storage of titles, eliminating the need to hold paper titles.
- ▶ Streamlined communication with dealerships, financial institutions and customers.

How do I set up my lienholder account?

All lienholders that currently have active liens in Oklahoma should have already received a letter to set up an OkCARS account.

What if I never set up an OkCARS account?

If you did not create your OkCARS account, reach out to ELTaccounts@service.ok.gov for an additional letter with instructions to complete the setup.

What transactions will I be able to process?

From the lienholder account, you will be able to add a lien, release a lien and request a printed Oklahoma title.

Will I be able to do multiple transactions at the same time?

Yes, lienholders may add multiple transactions to their carts through their user accounts.

Do I have to do transactions online?

No, it is not required to complete transactions online. They can still be done in person at a licensed operator or the Service Oklahoma headquarters, at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

