

# Electronic Liens and Titles FAQ: Lienholders

## GENERAL OVERVIEW

### What is an electronic title?

An electronic title is a digital record of vehicle ownership maintained by the state, with no physical title being issued. While electronic titles are currently optional, beginning July 1, 2025, all titles will be issued electronically, with limited exceptions.

### What is ELT?

ELT stands for Electronic Liens and Titles. Oklahoma introduced an optional ELT program in 2022, allowing lienholders to process electronic liens and titles for vehicles. Beginning July 1, 2025, ELT will become mandatory for titles only. All titles will be issued electronically, with limited exceptions.

### What does this mean for new vehicle buyers in Oklahoma?

- ▶ Buyers financing their vehicle will have their liens recorded electronically, ensuring a faster, more secure process.
- ▶ In some cases, buyers may still receive paper titles as Oklahoma transitions to electronic titles. If a vehicle has an existing paper title, it will remain valid until the next title transaction.

### What does an Oklahoman need to do if they currently have a lien but is not buying a car anytime soon?

- ▶ If a lien is still active, no action is required. The lienholder will continue to hold the paper or electronic title until the lien is satisfied.
- ▶ If a lien has been paid off but a paper title has not been issued, the vehicle owner may request an electronic title release through Service Oklahoma.

### What happens to existing paper titles?

- ▶ Existing paper titles will remain valid. However, when a transaction occurs (such as a sale, transfer or lien placement), the title will be converted to an electronic record.
- ▶ Vehicle owners who prefer to convert to an electronic title before a transaction are able to do so online or in person.



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### Does this change any costs for Oklahomans?

No, the transition to ELT does not increase costs for vehicle owners. Standard title and registration fees remain the same.

### How does a customer sell a vehicle with an electronic title?

To sell a vehicle with an electronic title, the customer will utilize our Electronic Title Bill of Sale. This document will take the place of the Oklahoma title and can be [downloaded from the Service Oklahoma](#) website to print, fill out and notarize.

## FEATURES FOR 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.
- ▶ Expanded vehicle information requests allow access to additional information when looking up vehicles on OkCARS.
- ▶ 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](mailto:ELTaccounts@service.ok.gov) for an additional letter with instructions to complete the setup.



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### 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 or a vehicle information request printout.

### 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.

## NEW QUESTIONS FOLLOWING Q&A

### As a dealer starting after July 1, if we sell a used vehicle that has an electronic title, how do we file the lien through our tag agent if we choose not to file electronically?

If you choose to file in person, then you will need to provide them with the [Electronic Title Bill of Sale](#) completed and assigned to your customer along with the [MV-21-A form](#) to file the lien.

### If the lien entry is done electronically, will it have to be released electronically?

It can be released electronically but it can also be released with the paper process of the lien release letter.

### Is the electronic service fee per transaction or can you file multiple liens at once?

The online processing fee is per cart, not per transaction. You can receipt multiple things in one cart.

### For repos, if we have an electronic title, we don't get lien release paperwork. How can we turn that in with an affidavit for a repo title?

You would utilize a lien release letter for the repossession title.

**Lease portfolios – which are the lender's units that are leased vehicles – should have titles in which the lienholder is listed as the lessor while the customer is listed as the lessee. If a lease portfolio does not have the lienholder listed on the title, how can we solve for lease buyouts, state-to-state transfers, trade-ins and repossessions if we cannot print titles?**



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If these are handled in state, no title is necessary. You would utilize the [Electronic Title Bill of Sale](#) to transfer ownership. For repossessions, we do not require the title unless the vehicle is being repossessed from someone who had registered with a tribe and/or another state.

**If my credit union is doing a refinance for an individual living in Oklahoma, how will we get a title to do the refinance and submit to Oklahoma to add our lien on the vehicle?**

A title will not be required to be uploaded as a document if the current title is electronic. You will utilize the loan documents as the primary document to file the lien. We just need the signature from the customer as well as a page stating the vehicle information as collateral.

**When Oklahoma stops printing titles after July 1, how will a customer get a paper title once their loan is paid off? Will we still send a release of lien (ROL) to them and the state? Is the form the state sends going away?**

The customer will not require a paper title when the lien is paid off. If they decide to sell the vehicle after the lien is paid off, they would utilize the [Electronic Title Bill of Sale](#) to transfer ownership.

**Is there something we can print online to prove there is an electronic title, similar to the lienholder lien receipts?**

You will be able to attain this information by completing a vehicle information request (either the paid or free version).

**Sometimes, the incorrect lienholder is added to a title. How will we know if we are mistakenly listed?**

You can utilize the free or paid vehicle information request to see this.

**Regarding changing the name on the electronic title, you mentioned a bill of sale. What does that have to do with changing, adding or removing names from an electronic title?**

Changing and/or adding a name is considered a transfer title with the state of Oklahoma, so the [Electronic Title Bill of Sale](#) needs to be utilized for this change to occur.

**Will you still accept a copy of a title (front and back) with a notary stamp as a “true and exact copy” so a member can register their auto if the title is lost?**

Yes, if the paper title is the last title issued on record, we will still accept it.



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### Will electronic titles need notary stamps?

The Electronic title bill of sale that will be utilized to transfer electronic titles does require a notary.

**Currently, the fees for a title are \$10 for the lien fee and \$11 for the title transfer/title issue fee. Since all titles will be electronic, will the \$11 paper title fee go away?**

This is a title fee, not a paper title fee. The fee will be charged for the electronic title generation.

**Under our OkCARS lienholder account, we currently do not pay to look up vehicle information. Are these fees new? What additional information has been added/expanded?**

You still have the free vehicle lookup with the limited information. If you require more information than what is available for free, we provide an additional paid vehicle information report. This is the same report you would get from a licensed operator if [Form 769](#) is completed.

**You've mentioned different reports were available on the OkCARS site. Where and how do we locate these reports?**

The following reports are available from the main lienholder screen after you log on: Lienholder Associated Liens and Liens Without Title Application.

## QUESTIONS FROM Q&A

### How will vehicle ownership be transferred starting July 1?

If a customer buys a vehicle that has an existing paper title, they will still receive the paper title (since existing paper titles will remain valid after July 1), along with the other required documents. The customer will then bring that paper title to a licensed operator to fully register their vehicle, during which the paper title will be converted to an electronic title.

If the customer buys a vehicle that has an electronic title, the seller will fill out the [Electronic Title Bill of Sale](#) and give it to the customer in place of a paper title. The customer will then take the Electronic Title Bill of Sale, along with the other required documents, to a licensed operator to fully register their vehicle.

**After a private sale, how do lienholders ensure they get the correct documents to ensure a smooth title transfer?**

Lienholders can either use the free or paid vehicle information request to learn what documents are needed to transfer ownership.



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All existing paper titles will remain valid after July 1. Only when the next title transaction occurs will a paper title be converted to an electronic record.

**If a title is not electronic, can a lienholder file a lien electronically without actually having the paper title?**

No. If the most current title in the account is a paper title, it'll need to be uploaded before a lien can be applied.

**Will tribal titles have to be issued electronically starting July 1?**

No, the full transition to electronic titles does not affect tribal titles. Only Oklahoma-issued titles will be required to be electronic.

**Will mobile home titles have to be issued electronically starting July 1?**

All types of Oklahoma-issued titles, including those for manufactured homes, will be issued electronically.

**What is the process to request a paper title with a lien when a customer moves to another state?**

Lienholders can make a title print request through OkCARS ([as shown in the demo linked here](#)). Alternatively, the customer can go to a licensed operator and fill out a duplicate title form. The printed title will then be mailed to the lienholder since there's an active lien.

**When a paper title is requested due to special circumstances, when will it arrive?**

It should take seven to 10 days. Licensed operators usually complete the request within two days before the title is mailed out.

**Do lienholders need to submit the [MV-21-A form](#) when filing liens electronically?**

No, the form is not required when filing liens electronically.

**How do customers know about outstanding liens?**

They can create customer accounts on OkCARS that allow them to see confirmations of their electronic or paper titles, as well as any active liens.



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### **Can lienholders release liens electronically?**

Yes. If a lien was filed electronically, the lienholder can release the lien electronically.

### **When a lien release is completed via OkCARS, does Service Oklahoma notify the owner?**

No, it's up to the lienholder to notify the vehicle owner.

### **When a lien is released, does a paper title need to be sent to the customer?**

No, lienholders are not required to send a paper title to the customer. Before July 1, the customer can visit a licensed operator to obtain a paper title. If the lien release happens after July 1, the customer's title will be issued electronically. Instead of requesting for a paper title at a licensed operator, the customer will use their OkCARS account to view a confirmation of their electronic title.

### **If a lienholder requests a correction or a duplicate title for a paper title, can they get a paper title or does it convert to an electronic title?**

If a lienholder is requesting a duplicate title before July 1, they can choose whether it's electronic or paper. If the lienholder requests a duplicate on or after July 1, it will be issued as an electronic record.

### **If a lienholder has an OkCARS account, can they add additional users?**

To make the process convenient for lienholders, whoever set up the account has the administrative rights to add additional users to the account.

### **Is the state working with other vendors for ELT processing?**

Yes, Service Oklahoma is actively in conversations with additional vendors to work through an onboarding plan.

