

## Electronic Liens and Titles FAQ: Lienholders

### TRANSITION TO ELECTRONIC TITLE ISSUANCE

#### What will happen starting July 1?

As of July 1, 2025, titles issued by Service Oklahoma will be in an electronic format, with exceptions listed in the Exceptions to Obtain Paper Titles section. These exceptions include titles issued to dealers, which will continue to default to paper.

Lienholders can continue to process lien transactions as they currently do—in person, by mail or electronically.

- ▶ The transition to electronic titles will not mandate electronic lien filing.
- ▶ Existing paper titles will remain valid and will only convert when a transaction occurs, such as a sale, transfer or lien placement.
- ▶ Oklahoma will still be a title holding state.

#### What will not change starting July 1?

Although the transition to electronic titling will modernize motor vehicle services in Oklahoma, many processes will not change come July 1.

- ▶ **Electronic title transactions will not be mandatory.** Title transactions will still be available in person or by mail.
- ▶ **Lien processes will not change.** Paper and electronic lien processing will both remain available.
- ▶ **Lienholders will continue to hold titles.**
- ▶ **Electronic lien entry will be optional.** Dealers may enter liens on behalf of lienholders, but this will not be required.
- ▶ **Online dealer slip-in processing remains optional.** This process was added in April to support pre-registration needs and can still be completed in person if preferred.
- ▶ **Licensed dealers will continue to receive paper titles by default unless they opt in to an electronic title.**



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### EXCEPTIONS TO OBTAIN PAPER TITLES

#### What are the exceptions to obtain paper titles?

Although Service Oklahoma will issue electronic titles by default for title transactions starting July 1, there will be limited exceptions that allow for paper titles to be obtained to accommodate the needs of our partners and customers.

- ▶ **Dealers will continue to receive paper titles by default during initial title transactions.** There will be no need for extra steps, additional forms and notarization—just like today. Dealers will also be able to opt in to receive electronic titles if they wish. This allows dealers to obtain paper titles conveniently based on business needs and maintains a familiar process for them and licensed operators.
- ▶ **A paper title may also be requested in the following situations:**
  - ▶ The vehicle is sold at auction.
  - ▶ The vehicle is registered or sold out of state.
  - ▶ The vehicle is used for floorplan lending.
  - ▶ The vehicle is leased (a paper title may be requested six months before the end of lease or when the payoff or buyout is processed).

#### What will be the process to request a paper title?

If one of the above exceptions applies, customers, dealers and lienholders can submit a [Title Print Request Form](#) at a licensed operator location during or after the title transaction. The paper title will be subject to standard statutory fees.

As a reminder, the print request form should be used instead of the duplicate title form when a physical title is needed due to one of the exceptions. The duplicate title form should only be used when an existing paper title has been lost.

Customers, dealers and lienholders can also make title print requests through their OkCARS accounts.



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### When a paper title is requested, 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.

## ADDITIONAL ELT FEATURES

### What functionality changes were implemented in April?

Before the state transitions to electronic title issuance on July 1, we launched several improvements to the Electronic Liens and Titles (ELT) system on April 7. The new features include:

- ▶ **Dealer Slip-In Titles**
  - ▶ Dealers can electronically transfer vehicle titles to their names through OkCARS after submitting pre-registrations without canceling the pre-registrations. This process can also be done in person at licensed operators.
- ▶ **Expansion of Online Vehicle Information Requests (VIR)**
  - ▶ Dealers and lienholders have the option to pay for expanded vehicle information requests on OkCARS. Alternatively, they can still obtain the reports in person at licensed operators. Meanwhile, the existing limited vehicle information request continues to be available at no cost.
- ▶ **Dealer Ability to Add Electronic Liens**
  - ▶ Dealers can add electronic liens for any lienholder via OkCARS.
- ▶ **Title Confirmation in Customer Accounts**
  - ▶ Customers can see confirmations of their electronic or paper titles after logging in to their OkCARS accounts.
- ▶ **Transfers With Electronic Title Bill of Sale**
  - ▶ Once an electronic title is issued, vehicle ownership is transferred using an [Electronic Title Bill of Sale](#) rather than the title itself.



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### How does the expansion of the online vehicle information request (VIR) work?

Dealers and lienholders will have the option to pay for expanded vehicle information requests on OkCARS, allowing them to obtain the same full reports that they would receive from a licensed operator.

The expanded VIR will also permit users to enter up to 15 VINs per transaction, providing a more efficient way to request information. Dealers and lienholders will be able to make expanded vehicle information requests 24/7, giving them more flexibility to accommodate their schedules.

Although users will be able to make expanded vehicle information requests on OkCARS, they may still use [Form 769](#) to obtain reports from a licensed operator.

## CUSTOMER EXPERIENCE

### What will the customer experience be like starting July 1?

Titles will be issued to customers in electronic format. Customers may create and log on to their OkCARS account to view their electronic title information.

- ▶ If a lien is paid off, an electronic title release can be requested.
- ▶ The title remains with the lienholder until it is released.

### How will the customer experience vary depending on type of sale?

- ▶ If a customer buys a new vehicle from a dealership, the customer will receive a Manufacturer's Certificate of Origin (MCO) – just like the process before July 1. The customer will then bring the MCO, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car with an existing paper title, the customer will still receive that paper – just like the process before July 1. The customer will then bring that paper title, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car that has an electronic title, the seller will fill out an [Electronic Title Bill of Sale](#) and give it to the customer in place of a paper title. The customer will then bring the Electronic Title Bill of Sale, along with other registration documents, to a licensed operator to fully register their vehicle.



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After registering their vehicle, the customer's title will be issued electronically and, if applicable, held by the lienholder.

The customer can then log in to their OkCARS account to see confirmation of their electronic title. If there is an active lien, a box would be checked indicating that the lien exists. Once the loan is fully paid off and the lien is released, the box will be unchecked to indicate that a lien no longer exists.

When a customer pays off their loan, they can request an electronic title release to have the electronic title issued in their name with no lien. This will allow them to later sell the vehicle without needing a lien release for the electronic title.

### Will this change any costs for Oklahomans?

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

### How will 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.

## LIENHOLDER ACCOUNTS ON OKCARS

### 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 their OkCARS accounts.

### 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.

### 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 (VIR) printout.



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### 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.

### 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.

### 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.

## LIEN PROCESSES

### 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.



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

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

**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.

**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.

**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.

**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.

## TITLE PROCESSES

**How will lienholders be notified when electronic titles are issued starting July 1?**

Service Oklahoma is partnering with lienholder service providers to deliver daily title issuance notifications. Multiple national providers have confirmed participation, with additional providers pending.

In the meantime, you already have access to a report on OkCARS that lists the liens associated with a lienholder. We will expand that report ahead of July 1 to also include the title issue date and title type.

**What should be done with paper titles for liens that were filed electronically?**

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.



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### **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.

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

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

### **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?**

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.





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**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.

**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.

**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.

