Florida Electronic Title

Department of Highway Safety and Motor Vehicles

March 2013
• Electronic titles (e-titles) are motor vehicle, mobile home or vessel titles held in an electronic form by the Department

• Benefits:
  • Improves information accuracy
  • Reduces title fraud
  • Reduces title paper usage
  • Faster notification of lien satisfactions
  • Reduces storage of title documents
  • Reduces cost
  • Go green
    • Saves paper
    • Saves fuel
Florida E-Title History

• 2001 - Department implements voluntary e-title program
• September 2009 - Department charges $2.50 service fee for all titles printed
• 2009/2010 – Department petitions and receives approval for a variance in odometer disclosure requirements for casual sales
• January 2013 - ELT becomes mandatory for any entity that finances vehicles, vessels or mobile homes in Florida
Florida Law

- Defines a title as a paper certificate OR information stored in an electronic form

- January 1, 2013 - the Department shall establish and administer an electronic titling program that requires the electronic recording of vehicle, vessel and mobile home title information
E-Titles and ELT Program

- ELT program secures liens within Florida electronically
- Allows ELT participants to maintain electronic liens through an ELT third party provider
- Most lienholders are required to be ELT participants
- Beginning January 1, 2013, all titles without liens will default to electronic unless customer requests printed title
Florida Stats

- Almost 43 million titles in Florida
- Over 10 million titles with liens
  - 2.9 million titles with electronic liens
  - 7.3 million titles with non-electronic liens
  - 29% - Titles with liens that are electronic
ELT Participants (lienholders)

- December 2010 - 350
- December 2011 - 450
- July 2012 – 550
- Current – 3,881
ELT Service Providers

- Entities that enter into a contract to provide e-title and lien services for ELT lienholders
  - Currently 11 ELT Service Providers

- Application process which includes a $100,000 surety bond

- Lienholders must contract with a Department approved service provider
• An e-notification will be sent to the lienholder instead of a paper title

• When a sole lien is being satisfied, the Department will send a letter to the primary owner that the title is being held electronic, instead of issuing a paper title

• Individuals and businesses not in the business of financing vehicles are not required to be ELT participants
  – New non-ELT liens (EOD) Report was developed to assist in monitoring the use of non-ELT reasons
• **Exceptions:**
  
  • Individual is the lienholder
  • Multi-Individual business customer is the lienholder
  • Pre-existing out-of-state lien
  • Government entity is the lien
  • Trust is the lienholder
  • Lien is court ordered
  • Delinquent Support lien
  • Lien received prior to February 2, 2013
  • Business is an infrequent lienholder
• Out of State - OOS:

  • OOS lienholders financing vehicles or vessels purchased by a Florida resident, to be titled in Florida, must participate

  • OOS lienholders financing vehicles or vessels to be titled in other states are not required to participate
Florida’s NHTSA Petition

- December 2009 - Initial petition
- October 2010 – Supplement to Petition
  - Clarified dealer and lease vehicles
- August 2011 – Response from NHTSA
- September 2011 – Final Response to NHTSA
Seller and Buyer Agree to Terms

Buyer and Seller Agree to Terms

Buyer and Seller go to Tag Agency

Tag Agent Checks ID

Buyer and Seller Disclose Odometer and Sign Secure Document

Information Stored in FRVIS

Buyer Receives Receipt

E—Title and Odometer Reading Available to Public Online (see next page)

Casual Sale Electronic Title Process Flow
Dealer Electronic Title Process Flow

1. Dealership Takes in Vehicle From Transferor
2. Transferor Discloses Odometer/Transferor and Dealer Sign Secure Document
3. Dealer Sells Vehicle
4. Dealer Discloses Odometer/Dealer and Purchaser Sign Secure Documents
5. Information Stored in FRVIS
6. Dealer Takes Both Secure Documents to Tag Agency For Title
7. Dealer Discloses Odometer/Dealer and Purchaser Sign Secure Documents
8. Receipt Generated For Purchaser
9. E—Title and Odometer Reading Available to Public Online
## Vehicle Information Check

### Vehicle Information

<table>
<thead>
<tr>
<th>Vehicle Identification Numbers: JTEDT14R9300050034</th>
<th>Year/Make:</th>
<th>2003 TOYOTA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Title State:</td>
<td>Registration Expiration Date:</td>
<td>01/04/2008</td>
</tr>
<tr>
<td>Title: 87017734</td>
<td>Title Issue Date:</td>
<td>12/16/2002</td>
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<tr>
<td>Odometer Reading/Status: 139 ACTUAL MILEAGE</td>
<td>Odometer Date:</td>
<td>12/07/2002</td>
</tr>
<tr>
<td>Color: ALUMINUM / SILVER</td>
<td>Vehicle Type:</td>
<td>AUTO</td>
</tr>
<tr>
<td>Date Status: ACTIVE</td>
<td>Owner Information:</td>
<td>1 owner</td>
</tr>
</tbody>
</table>

### Brands:

- ELECTRONIC TITLE

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**Electronic Title with Lien**

### Lien Information

<table>
<thead>
<tr>
<th>Name: STATE EMPLOYEES CREDIT UNION</th>
<th>Address: PO BOX 2927</th>
<th>Date: 12/07/2002</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>JACKSONVILLE, FL 32232-0000</td>
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</tbody>
</table>

If any of the information on this record needs to be corrected, please contact your tax collector and complete appropriate paperwork to update the record.

**If you have lost or misplaced your title** and need to apply for a duplicate, click here for the form and instructions.

Would you like to look up another record?
No electronic status with lien (Paper Title)

**Vehicle Information Check**

<table>
<thead>
<tr>
<th>Vehicle Identification Number:</th>
<th>1FACP0443F413286</th>
<th>Year/Make:</th>
<th>2003 FORD</th>
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<tbody>
<tr>
<td>Previous Title State:</td>
<td></td>
<td>Registration Expiration Date:</td>
<td>06/09/2008</td>
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<tr>
<td>Title:</td>
<td>88034406</td>
<td>Title Issue Date:</td>
<td>05/23/2003</td>
</tr>
<tr>
<td>Odometer Reading/Status:</td>
<td>11 ACTUAL MILEAGE</td>
<td>Odometer Date:</td>
<td>05/17/2003</td>
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<tr>
<td>Color:</td>
<td>WHITE</td>
<td>Vehicle Type:</td>
<td>AUTO</td>
</tr>
<tr>
<td>Title Status:</td>
<td>ACTIVE</td>
<td>Owner Information:</td>
<td>1 owner</td>
</tr>
<tr>
<td>Brands:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Lien Information**

<table>
<thead>
<tr>
<th>Name:</th>
<th>DHSMV CREDIT UNION</th>
<th>Address: PO BOX 11178</th>
<th>Date:</th>
<th>05/17/2003</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>TALLAHASSEE, FL 32302-3178</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Would you like to look up another record?
Thank you.

Julie Baker, Chief
Bureau of Issuance Oversight
Department of Highway Safety and Motor Vehicles
Division of Motorist Services
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