



## Jurisdiction Electronic Vehicle Titling Laws and Rules

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The following is a list of jurisdiction laws and rules that provide information related to electronic vehicle titling. The laws or rules are for the enabling of systems or programs for electronic vehicle titling related to a variety of electronic vehicle titling elements and programs. Each reference contains a summary, a publicly available link, and may include a note with additional details. Some will indicate if the program is mandatory or voluntary. If you have questions or updates to this information, please contact Kristen Gilbertson at [kgilbertson@aamva.org](mailto:kgilbertson@aamva.org).

### Electronic Lien and Title (ELT)

This section contains a brief description of laws in jurisdictions which establish an Electronic Lien and Title system.

#### Alabama:

[Code of Ala. § 32-8-68](#): Additional liens — Electronic transmission. Authorizes the electronic transmission of liens among various lienholders and issuance to the owner of the vehicle in a manner prescribed by the department. Note: Specifically concerns electronic transmissions of liens.

#### Arkansas:

[AR Code 27-14-806](#): Optional means of recording.  
“At his or her option, a lienholder may record the lien, if the Office of Motor Vehicle determines it is technologically and economically feasible to offer the ability to electronically record a lien, through the electronic lien recording database established by the Department of Finance and Administration.” Note: Specifically concerns electronic transmissions of liens if it is deemed feasible.

#### California:

[CA Veh Code §4450.5](#): Electronic Lien and Title Program  
Directs the development of the Electronic Lien and Title (ELT) Program.  
Note: “...Require that all lienholders’ title information be held in an electronic format.”

#### Connecticut:

[Conn. Gen. Stat. § 14-175](#): Presentation or mailing of certificate. Maintenance of electronic title record and title file. Authorizes the commissioner to maintain an electronic title file for the recording and storage of the evidence of any lienholder’s security interest. In lieu of the presentation or mailing of the title, the commissioner may maintain a title record in electronic form and may issue a title upon request of the owner.

#### District of Columbia:

[D.C. Code § 50-1218](#): Electronic creation, recordation, and transfer of liens.  
Authorizes the director to receive and transmit liens and lien information electronically, record liens electronically, and create and transfer titles electronically.

#### Florida:

[Fla. Stat § 319.27](#): Notice of lien on motor vehicles or mobile homes; notation on certificate; recording of lien. Requires the department to establish and administer an electronic titling program that requires the electronic recording of vehicle title information for new, transferred, and corrected certificates of title.

**Georgia**

[O.C.G.A. § 40-3-26](#): Delivery; notice; security interest holders and lienholders.

Authorizes the commissioner to enter into agreements with any such security interest holder or lienholder to provide a means of delivery by secure electronic measures of a notice of the recording of such security interest or lien. The commissioner shall require that security interest holders and lienholders receive notice of recordings of security interests and liens electronically. If the certificate of title has not been electronically delivered, in lieu of delivering a certificate of title, the commissioner may deliver to any security interest holder or lienholder a confirmation form stating the certificate of title is available for printing

**Georgia (cont.):**

[Ga. Comp. R. & Regs. r. 560-10-12-.03](#): Electronic Security Interests and Liens on Titles Requires security interests and liens on Georgia certificates of title to be processed electronically and sets a schedule for compliance.

**Illinois:**

[625 ILCS 5/3-100.1](#): Use of electronic records.

Requires the secretary of state to implement, manage, and administer an electronic lien and title system that will permit a lienholder to perfect, assign, and release a lien under this code. The secretary shall establish by administrative rule the standards and procedures relating to the management and implementation of the mandatory electronic lien and title system established under this subsection.

[92 Ill. Adm. Code 1010.100](#): Electronic Lien and Title (ELT) Program Provisions

Directs the secretary of state to establish a program for an electronic lien and title system (ELT) that will permit a lienholder to perfect, assign, and release a lien in lieu of the issuance and maintenance of paper documents otherwise required by law as authorized under Section 3-100.1 of the (IVC). Lienholder participation in the program is voluntary.

**Indiana:**

[Burns Ind. Code Ann. § 9-17-5-6](#): Statewide electronic lien and title system.

Requires the bureau to implement, and allow or require the use of, a statewide electronic lien and title system under this section based on a set timeline.

**Iowa:**

[Iowa Admin Rule 761.400.72](#): Electronic lien and title Authorizes the department to develop an electronic lien and title (ELT) system to provide an electronic record of the certificate of title to a security interest holder, to subject a vehicle to an electronic lien, and to allow for the submission and receipt of forms related to security interests through electronic means. Note: "For each individual transaction, an authorized ELT lender may choose to use either the ELT process or the paper security interest process."

**Kentucky:**

KY SB 136 Authorizes electronic submission of liens, security interests, and satisfactions only.

**Louisiana:**

[La. R.S. § 32:707.2](#). Electronic media system for lien recordation and title information; fees; required bond; confidentiality of information; rules and regulations Requires the department to develop and implement on a statewide basis no later than January 1, 2010, a computer system which will permit the electronic recording of information concerning the perfection and release of vehicle security interests without submitting or receiving paper title documents.

**Maine:**

[29-A M.R.S. § 651-A](#): Require certificate of lien; certificate of title; certificate of salvage; electronic lien titling Program Authorizes the secretary of state may require a certificate of lien, certificate of title or certificate of salvage when necessary to perfect a lien. The secretary of state may use, but may not require the use of, an electronic lien titling program for the purposes of this chapter.

**Maryland:**

[COMAR 11.15.38.03](#): Requirement for an Electronic Lien Release. Note: Both statute and administrative code contain the following, "A motor vehicle lienholder shall file electronically with the administration each of its liens and when a lien is paid in full, the lien release."

**Michigan:**

[MCL § 257.241](#): Electronic lien title system Authorizes the secretary of state to enter into 1 or more contracts under this section to establish, implement, and operate an electronic lien title system to process the notification and release of security interests through electronic file transfers, or as otherwise determined by the secretary of state, in lieu of the issuance and maintenance of paper documents otherwise required by law.

Notes: "Except for persons who are not normally engaged in the business or practice of financing vehicles, all secured parties are required to participate in the electronic lien title system." "The department may require a person to enter evidence of security interests and any related information into the electronic lien title system in lieu of paper documents beginning October 1, 2016."

**Mississippi:**

[Miss. Code Ann § 63-21-16](#): ...Electronic transmission of liens and lien satisfactions. Authorizes the department of revenue to electronically transmit the lien to the first lienholder and notify the first lienholder of any additional liens. Note: Specifically concerns electronic transmission of liens.

**Nebraska:**

[R.R.S. Neb. § 60-164](#): Department; implement electronic title and lien system for vehicles Requires the department to implement an electronic title and lien system for vehicles.

**Nevada:**

[Nev. Rev. Stat. Ann. § 482.4285](#): Electronic lien system for notification and release of security interests Requires the department to enter into one or more contracts pursuant to this section to establish, implement and operate, in lieu of the issuance and maintenance of paper documents otherwise required by this chapter, an electronic lien system to process the notification and release of security interests through electronic batch file transfers. Note: "Except for persons who are not normally engaged in the business or practice of financing vehicles, all lienholders shall use the electronic lien system to process all notifications and releases of security interests through electronic batch file transfers."

**New Jersey:**

[NJ Rev Stat § 39:10-11.2](#): Electronic lien, titling system for motor vehicles. Requires the chief administrator of the New Jersey Motor Vehicle Commission to complete a study to determine whether the commission has the resources and capability to establish and implement the notification, recording, and release of security interests and title information by the lienholders of motor vehicles in lieu of a paper based system. If the chief administrator determines that the commission has the resources and capability to establish and implement an electronic lien and titling system, the commission shall establish and implement an electronic lien and titling system. If the commission does not have the resources, the commission shall contract with a qualified bidder to establish and implement an electronic lien and titling system.

**North Carolina:**

[N.C. Gen. Stat. § 20-58.4A](#): Electronic lien system. Directs the division to implement a statewide electronic lien system to process the notification, release, and maintenance of security interests and certificate of title data where a lien is notated, through electronic means instead of paper documents. Note: “Mandatory Participation. —All individuals and lienholders who conduct at least five transactions annually shall utilize the electronic lien system implemented in subsection (a) of this section to record information concerning the perfection and release of a security interest in a vehicle.”

**Oklahoma:**

[47 Okl. St. § 427A](#): Electronic Filing, Storage and Delivery of Motor Vehicle Certificates of Title Directs the Oklahoma Tax Commission (on or before July 1, 2022) to implement a program which will permit the electronic filing, storage and delivery of motor vehicle certificates of title and allow a lienholder to perfect, assign and release a lien on a motor vehicle in lieu of submission and maintenance of paper documents.

[47 Okl. St. § 1105A](#): Electronic Filing, Storage and Delivery of Motor Vehicle Certificates of Title - Procedures. Directs Service Oklahoma (on or before July 1, 2023) to implement a program which will permit the electronic filing, storage, and delivery of motor vehicle certificates of title and allow a lienholder to perfect, assign and release a lien on a motor vehicle in lieu of submission and maintenance of paper documents. Note: Could not find a publicly available link for the first statute.

**Pennsylvania:**

[75 Pa.C.S. § 1151.1](#): Program Directs the department to administer an electronic titling program that permits the recording of vehicle title information for new, transferred and corrected certificates of title through electronic media in a cost-effective manner in lieu of the submission and maintenance of paper documents otherwise required by this chapter. Note: “Mandatory participation. — Except for individuals and lienholders who are not normally engaged in the business or practice of financing vehicles, lienholders shall participate in the electronic titling program.”

**Rhode Island:**

[R.I. Gen. Laws 31-3.1-16.1](#): Electronic recording of security interests Authorizes the registrar to develop, establish and maintain an electronic data and communications system with banks, credit or other financial institutions for the purpose of electronically recording the existence of security interests. Where an electronic lien recording method is employed, the registrar may waive the issuance and mailing of the certificate of title to the lienholder.

**South Carolina:**

[SC Code §56-19-265](#): Liens or encumbrances recorded on motor vehicles or titled mobile homes; transmission of lien information; transaction fees; continuation statement. Requires any liens or encumbrances on a motor vehicle or titled mobile home must be noted on the printed title or electronically through the Department of Motor Vehicles’ Electronic Title and Lien System. Note: “All businesses and commercial lienholders who are regularly engaged in the business or practice of selling motor vehicles as dealers licensed under Chapter 15 of this title or in the business or practice of financing motor vehicles shall utilize the electronic lien system to transmit and receive electronic lien information.”

**Tennessee:**

[Tenn. Code Ann. § 4-3-1904](#): Procurement and implementation of electronic lien and title system. Requires the department of revenue to, on or before June 30, 2026, procure and implement an electronic lien and title system to be used throughout the state.

**Texas:**

[Tex. Transp. Code Sec. 501.117](#): Electronic lien system. Directs the department by rule to develop a system under which a security interest in a motor vehicle may be perfected, assigned, discharged, and canceled electronically instead of by record maintained on a certificate of title.

[T.A.C. RULE §217.104](#): Electronic lien title program Provides for the Electronic Lien Title (ELT) Program which allows for an electronic method for the department to exchange lien and title information with lienholders. Note: Administrative rule clarifies the ELT Program is voluntary.

**West Virginia:**

[W. Va. Code § 17A-4A-2a](#): Electronic transfer of liens. Authorizes the division to enter into agreements with a service provider or providers to administer the electronic exchange of lien information between dealers, financial institutions and the division and provides for the electronic transmission of liens.

[W. Va. CSR § 91-3-2](#): Titling a Motor Vehicle. Recording. The Division of Motor Vehicles may authorize an application for a voluntary lien in an electronic or paper format whether made at the time of title or thereafter.

**Wisconsin:**

[Wis. Stat. § 342.245](#): Electronic processing of certain applications. Requires a secured party to file a security interest statement and pay the fee and deliver a release of a security interest utilizing an electronic process prescribed by the department.

[Wis. Adm. Code. Chapter Trans 148](#): Electronic recording and release of liens by non-individual creditors Requires a non-individual secured party to use an electronic process prescribed by the department whenever filing a security interest statement or lien release with the department and to pay fees for such use, unless exempted by the department by rule.

**Wyoming:**

[WY SB25](#): Requires the implementation and administration of an electronic lien and title system.

## Electronic Registration and Title (ERT/EVR)

This section contains a brief description of laws in jurisdictions establishing Electronic Registration and Title systems.

**Arkansas:**

[SD SB 131](#): Requires the implementation of an electronic title and registration system.

**Colorado:**

[C.R.S. 42-1-234](#): Electronic vehicle registration and titling

Directs the establishment of a system to allow the electronic transmission of registration, lien, and titling information for motor vehicles, off-highway vehicles, or special mobile machinery.

Requires the establishment of a system to allow the electronic transmission of registration, lien, and titling information (rather than authorizing a system only).

**Georgia:**

[O.C.G.A. § 40-3-23](#): Issuance of certificate of title; maintenance of record of certificates issued; public inspection; furnishing records for fee; electronic format. Authorizes the commissioner to provide by rule or regulation for the maintenance of certificate of title records in electronic format and in a system accessible by authorized

users. Note: “Any such electronic certificates of title or electronic transfers or grants of security interests shall be valid for all lawful purposes.”

**Maryland:**

[Md. Transportation Code Ann. § 13-108.1](#): Electronic issuance of certificate of title. Authorizes the administration to develop and implement an electronic system for the issuance of certificates of title and shall develop and implement an electronic system for the recording and releasing of security interests.

**South Dakota:**

[S.D. Codified Laws §32-3-69.1](#): Establishment of electronic title system authorized. Authorizes the department to establish an electronic title system for motor vehicles.

**Virginia:**

[Va. Code Ann. § 46.2-603.1](#): Electronic titling and registration program. Authorizes the department to establish an electronic titling program for any motor vehicle

## General Electronic Titling Legislation

This section contains a brief description of laws in jurisdictions which encompass a variety of different electronic topics such as transferring titles electronically, accepting electronic versions of documents, electronic signatures and more.

**Arizona:**

[A.R.S. § 28-2064](#): Electronic certificates of title system

Authorizes the director to establish a system to require recording of certificate of title information for newly issued, transferred and corrected certificates of title, including perfection and release of security interests in electronic formats.

Note: “...applicable to all certificate of title transactions performed in this state.”

**Idaho:**

[Idaho Code § 49-505](#): Issuance of certificates of title by department — Delivery — Electronic file for lienholders  
Authorizes the department to create a paperless electronic record of title and suspend the requirement to issue a certificate of title in place of physically issuing a paper certificate of title. If a lien is being recorded, the department and the lienholder will enter into a written agreement authorizing the creation of the electronic record of the certificate of title.

[Idaho Code § 49-504](#): Applications to Department for Certificates—Procedure—Identification numbers.

Authorizes the department to accept an electronic motor vehicle record as evidence of ownership when the current certificate of title was not issued by Idaho. This provision is effective July 1, 2026.

**Iowa:**

[Iowa Code §321.50](#): Security interest provisions. Establishes that if a security interest has been delivered by electronic means, the county treasurer or department shall not print a certificate of title until all security interests have been released but shall provide the first security interest holder with an electronic record of the certificate of title. When a vehicle is subject to an electronic lien, the certificate of title for the vehicle shall be considered to be physically held by the lienholder for purposes of compliance with odometer disclosure requirements...When a security interest is discharged, the lienholder shall note the cancellation of the security interest on the face of the title and, if applicable, may note the cancellation of the security interest on a form prescribed by the department and deliver a copy of the form in lieu of the title to the department or to the treasurer of the county in which the title was issued. The form may be delivered by electronic means.

**Kansas:**

[K.S.A. § 8-135d](#): Electronic certificates of title. Requires the division to retain possession of a certificate of title electronically and shall create an electronic certificate of title when an assignment of title or manufacturer's statement of origin indicates that there is a lien or encumbrance on a vehicle or if a notice of security interest has been filed with the division.

**Kentucky:**

[SB110 Act ch.135](#) requires that lienholders and motor vehicle dealers use the electronic title application and registration system to submit title, registration, and lien documents. This Act also provides that beginning July 1, 2027 titles will not be automatically printed and mailed to the vehicle owner but kept electronically in the automatic vehicle information system (AVIS).

**Michigan:**

[MCLS § 257.222](#): Registration certificate; issuance; electronic title Authorizes the secretary of state to issue a paper certificate of title, unless a security interest is entered electronically, or may issue a title electronically, upon receipt of the required fees.

**Missouri:**

[R.S.Mo § 301.610](#): Certificate of ownership, delivery to whom, when — electronic certificate of ownership, defined, maintained by director, when Authorizes a lienholder to elect that the director of revenue retain possession of an electronic certificate of ownership, and the director shall issue regulations to cover the procedure by which such election is made.

[R.S.Mo § 301.640](#): Release of lienholders' rights upon satisfaction of lien or encumbrance If the electronic certificate of ownership is in the possession of the director of revenue, the lienholder shall notify the director within five business days after any release of a lien and provide the director with the most current address of the owner or any person who delivers to the lienholder an authorization from the owner to receive the certificate or such documentation. The director shall note such release on the electronic certificate and if no other lien exists, the director shall mail or deliver the certificate free of any lien to the owner or any person who has delivered to the lienholder an authorization from the owner to receive the certificate or such documentation from the director.

**Montana:**

[61-3-109, MCA](#). Electronic title, lien filing, and registration. Requires the department to develop and implement a pilot program to allow for electronic title, lien filing, and registration. Note: This is a pilot program.

**New Jersey:**

[N.J.A.C. 13:21-3.6](#): Form of the Electronic Lien and Titling Program Establishes that electronic titles issued by the commission shall be considered the equivalent of traditional paper certificates of ownership and/or title documents issued by the Commission, as provided for and subject to the conditions in this subchapter.

**North Dakota:**

[N.D. Cent. Code, § 39-05-17](#): Transfer of title of vehicle — Endorsement required — Certificate of title delivered — New certificate obtained — Penalty. Authorizes the certificate of title, when issued, to be sent by the department to the lienholder or the department using an electronic lien notification procedure in lieu of sending a certificate of title to a lienholder. Note: Specifically concerns electronic transmissions of liens.

**Ohio:**

[O.R.C. 4505.13](#): Record of security interests.

[O.R.C. 4505.08](#): Issuance of certificates of title; non-negotiable evidence of ownership.

**Ohio (Cont.):**

[O.R.C. 4505.06](#): Application for certificate of title. Directs a clerk to issue a new original certificate of title from the automated title processing records that indicates the security interest and the date of the security interest unless the secured party specifically requests the clerk not to issue a physical certificate of title and instead to issue an electronic certificate of title. Note: All of these laws contain the same provision language above.

**Oregon:**

[ORS § 803.092](#): Application for title upon transfer of interest; when and by whom required; exceptions. Requires the department to provide the primary security interest holder with an electronic title if requested on the application for title. If no request is made on the application, the department may issue a certificate of title. Note: The amendments to 803.092 by section 3, chapter 428, Oregon Laws 2023, become effective January 1, 2027. See also section 7, chapter 428, Oregon Laws 2023.

**Utah:**

[41-1a-523](#): Requires the establishment of an electronic titling system for individuals and dealers The Commission shall develop and establish an electronic titling system to process a vehicle title through electronic means. The commission shall ensure that the electronic titling system is available for a dealer no later than December 31, 2025 and for an individual who is not a dealer no later than December 31, 2026. The Commission shall ensure that the electronic titling system allows all parties to a sale or transfer of a vehicle to transfer a vehicle title by electronic means; allows a lienholder to attach or release a lien; and provides a vehicle title in a secure digital form.

**Virginia:**

[Va. Code Ann. § 46.2-603](#): Issuance of certificate of title and registration card. Authorizes the department to refrain from issuing a certificate of title in paper form and, instead, shall create only the electronic record of such title to be retained by the department in its existing electronic title record system with a notation that no certificate of title has been printed on paper. The owner of a vehicle will be deemed to have obtained and the department will be deemed to have issued a certificate of title when such title record has been created electronically.

**Washington:**

[R.C.W. 46.12.540](#): Issuance of certificates—Contents. Requires the department to issue an electronic record of ownership or a written certificate of title if the department is satisfied from the statements on the application that the applicant is the legal owner of the vehicle or otherwise entitled to have a certificate of title in the applicant's name.

**Wyoming:**

[Wyo. Stat. § 31-2-103](#): Contents of application; signature; vehicle identification number; issuance of certificate. Upon receipt of an application and payment of fees, any county clerk shall, if satisfied that the applicant is the owner of the vehicle for which application for certificate of title is made, issue a paper certificate of title or electronic certificate of title, if available, upon a form or electronic format.