

**1.) Who is required to participate in the e-Lien Process?**

- Lienholders with a FEIN (Federal Employer Identification Number) are required to release liens electronically within 14 days of satisfaction.

**2.) What are the current transactions that can be requested?**

- Release title
- Convert from paper title to electronic title
- Request a printed title
- Paper title lien release (PTLR)

**3.) Will a fee be required for all transactions?**

- A \$9.00 fee will be required for all transactions except PTLR Transactions

**4.) What is the PTLR Transaction?**

- The Paper title lien release transaction is the process where the lienholder will release the lien on the front of the title and give the title to customer. Then, the lienholder will send an electronic notification to DOR to release the lien, but DOR will not print a title.

**5.) If I am an In-State Lienholder, am I required to sign up with a Service Provider?**

- Yes, lienholders with a FEIN are required to sign up with a Service Provider whether located in state or out of state.

**6.) Can a title still be requested?**

-Yes, paper titles can still be requested.

**7.) How is an electronic lien corrected, if the error was made by DOR?**

-The lienholder must notify DOR of the error. Once DOR has been notified, a revised title with the correct electronic lienholder will be issued within 7-14 business days.

**8.) How is an electronic lien corrected, if the error was made by the dealer?**

-The dealer must provide a revised title application showing the correct electronic lienholder. The revised application must be mailed to the DOR – Title Correction Department to process a corrected title to reflect the correct electronic lienholder.

**9.) How to correct a title if the electronic lien was left off?**

-The lienholder can contact DOR to request a review of the documents confirming if the electronic lien was left off the title in error. If confirmed, a corrected title will be issued within 24-48 hours.

**10.) Will an electronic lien affect the process of completing a title application?**

- A new option has been added to the application to select “electronic lien” if the lienholder requests an electronic lien be placed on the MS title.

**11.) Can an individual lienholder participate in the electronic lien process?**

- The law does not provide for the individual lienholder to participate in the electronic lien.

**12.) How long will it take for the electronic lienholder number to be issued by DOR?**

- In the beginning, please allow 3-4 working days. The time frame should be within 24 hours of receipt after January 1, 2025.

**13.) Are there any additional forms required for electronic lienholders or Service Provider vendors such as User Compliance forms, etc.? If so, what are they?**

- Vendors are required to sign a Memorandum of Understanding (MOU) and complete a Service Provider application and submit it to DOR.

-Lienholders are required to complete a Financial Institution application and submit to DOR. On the application, they must provide the vendor that will be handling their transactions.

**14.) Is there an enrollment fee for Mississippi?**

- No, Mississippi does not have an enrollment fee.

**15.) Can multiple locations enroll and receive a separate electronic lienholder number with the same FEIN and same name, but have a different address?**

- A FEIN is assigned to the financial institution with many addresses as needed. Each location address will be assigned an electronic lienholder number.

**16.) What can be titled electronically? (Ex: mobile home; boat, etc.)**

- All motor vehicles, trailers and manufactured homes.

**17.) Is there an electronic lienholder application to be completed? If so, how will the application be submitted?**

- An application for electronic financial institution can be found on our website at [www.dor.ms.gov](http://www.dor.ms.gov) under the Motor Vehicle e-Lien section. The application must be emailed to [elt@dor.ms.gov](mailto:elt@dor.ms.gov) upon completion.

**18.) What is the process for submitting a name change or address change for the financial institution/lienholder?**

- A new Financial Institution application must be submitted to make any name or address changes for the lienholders/financial institutions.

**19.) How will DOR handle financial institutions/lienholders transition between service providers?**

- The financial institutions/lienholders must complete the Financial Institution application selecting "Vendor Change," and submit to DOR to process the request.

**20.) When the financial institution/lienholder change service providers, will DOR automatically send current existing records once the transfer is complete?**

- No, DOR will only send a record when the new vendor does a title transaction.

**21.) Will the new provider need to obtain previous records from the previous provider?**

- This would be a decision between the new provider and the previous provider.

**22.) Are there any additional options for requesting a lien release and/or paper title? (Ex: expedited release; court order)**

- There are no other options, at this time.

**23.) Will DOR allow a 2nd lien to be held electronically?**

- Yes, a secondary lien can be held electronically, but only the primary lienholder can request electronic lien transactions.

**24.) Can an issued title from a lien release transaction be mailed to a third party (dealer, insurance company, etc.)?**

- Yes, the mailing information must be provided in the transaction