

## **NOTICE OF PROPOSED GUIDANCE DOCUMENT**

Title for Lienholder – For Lenders

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment on Title for Lienholder – For Lenders s.341, 342, a proposed guidance document.

### **PUBLIC COMMENTS AND DEADLINE FOR SUBMISSION**

Comments may be submitted to the Wisconsin Department of Transportation for 21 days by:

1. Department's website:

<https://appengine.egov.com/apps/wi/dot/guidance-docs?guidDocId=DMV339>

2. Mailing written comments to:

Division of Motor Vehicles  
Wisconsin Department of Transportation  
4822 Madison Yards Way  
PO Box 7336  
Madison, WI 53707-7336

### **WEBSITE LOCATION OF FINAL GUIDANCE DOCUMENT**

The final version of this guidance document will be posted at [wisconsin.gov](http://wisconsin.gov) to allow for ongoing comment.

### **AGENCY CONTACT**

[DOTDMVGuidanceDocs@DOT.WI.GOV](mailto:DOTDMVGuidanceDocs@DOT.WI.GOV)



## State of Wisconsin Department of Transportation

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# Title to lien holder – for lenders

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The Wisconsin Division of Motor Vehicles (DMV) began delivering titles to lien holders consistent with 2012 statute changes. For lenders:

- Any title with a lien listed on or after July 30, 2012, will be sent to the lien holder rather than the owner.
- As a lien holder, you may choose to receive either paper or electronic titles.
- When you release your lien on a title that was sent to you, DMV automatically prints and sends a new title to the owner of the vehicle.

Lenders have a [new FAQ sheet](#) for Title-to-Lien-Holder (TTLH) information. Since its inception in 2012, the Dealer and Agent Section has worked with lending institutions to help them understand the process and requirements for adding a lien. Through those efforts we developed a comprehensive fact sheet to help lenders find the answers they need. Topics include general

information, how you will receive your title, policies, "mail-to" information, printing and electronic title and processing.

## November 2012 updates

### • **Optional alternate delivery options:**

If you hold the title (because the lien was listed on or after July 30, 2012), you will have the new option of adding a one-time name and address to redirect delivery of the new title to a different name/address than that of the vehicle owner listed on the title. You will be able to add this optional name and address when releasing liens via:

- DealerTrack and CVR
- eMV Agent
- Electronic Service Provider

This option will be available whether the original title is paper or electronic. You do not have to be set up to receive electronic titles to do this. See business rules below for more information about when and how to use this feature.

- Title to lien holder information available through online inquiry:  
For electronic processing agents that use inquiry to access DMV records during business transactions, eMV and third party systems will now display complete title to lien holder information. New features include alternate delivery information, if a title is paper or electronic, and electronic transaction receipts showing the most current Wisconsin title number. For more information about how to use new features and when they will be available to you as an electronic processing agent, please contact CVR, DealerTrack or if you are an eMV Agent user, use the [User manual - eMV agent lien](#).
- Release liens through electronic service providers:  
Lenders currently receiving titles electronically may now release their liens directly through an electronic service provider. Liens will be released once daily and may also take advantage of the alternate delivery options.

## Electronic title option

Electronically exchange essential vehicle, lien and title information with the DMV via an authorized service provider. This eliminates the need for printing, mailing and storing paper titles. This process:

- is faster and more efficient for everyone
- will be expanded to include electronic lien release before the end of 2012

You may choose to participate in the electronic title option using an approved service provider (third party) who works with DMV to provide a computer-based system to electronically record liens.

## Electronic service providers

- Secure Title Administration, Inc.
  - Telephone: (866) 742-1466
  - Email: [SecureTitleInfo@SecureTA.com](mailto:SecureTitleInfo@SecureTA.com)
- DealerTrack Collateral Management Services
  - Telephone: (916) 854-5406
  - Email: [craig.leuschen@dealertrack.com](mailto:craig.leuschen@dealertrack.com)
- Decision Dynamics, Inc.

- Telephone: (844) 836-1621
- Email: [sales@dditechnology.com](mailto:sales@dditechnology.com)
- PDP Group, Inc.
  - Telephone: (410) 584-1682
  - Email: [contact@simplyelt.com](mailto:contact@simplyelt.com)
  - Website: [www.simplyelt.com](http://www.simplyelt.com) or [www.pdpgroupinc.com](http://www.pdpgroupinc.com)
- VINtek

The Wisconsin Department of Transportation  [Program Standards for the Electronic Title System](#) are available for review.

## Paper title option

- DMV will print and mail a title to the first lien holder on the title record.
- DMV will send subsequent lien holders on the title record a form T084 Confirmation of Security (Lien) Perfection, as we do today.
- The first lien holder is required to hold the title until the lien is paid in full.

## Delivery address business rules

Adding a one-time name and address during lien release processing will be useful to direct delivery of titles to:

- motor vehicle dealerships paying off a lien on a vehicle that has been traded in.
- financial institutions processing a refinance on the vehicle.

Financial institutions should only redirect title delivery to an alternate address if they are releasing the last lien on a vehicle's title. DMV will return an information message stating that the alternate address provided was not used in the case where another lien holder still holds a right to the title.

Alternate address information provided is saved until the title is printed, including situations when a customer has prior incidents that will prevent immediate title issuance.

## Common misconceptions about electronic title delivery:

### 1. Electronic processing is the same as electronic title delivery

Dealers and lenders are required by Wisconsin law to process most title applications electronically. CVR, DealerTrack (formerly TriVIN), eMV11 and eMV Agent are available for dealers and lenders to process title transactions in Wisconsin. These systems are separate from the delivery of electronic titles.

Electronic titles are delivered only through service providers in Wisconsin at this time. Once a title with a lien has been processed (either by normal electronic processing or by DMV), a paper title will be sent to the lien holder instead of a consumer. If a lender has signed up to receive titles electronically with a service provider, they will receive an electronic title record via the service provider. Once all liens are paid, DMV will deliver a paper title to the vehicle owner.

### 2. My financial institution needs a new secured party number

DMV requires that a financial institution has a secured party number to list liens on titles in Wisconsin. A financial institution should only have one secured party number, regardless of how they choose to receive titles.

Once you sign up to receive electronic titles, you will receive all electronic titles. We will use your existing Wisconsin secured party number; there is no need to request a new secured party number. Supply your original number to the electronic service provider of your choice.

Further updates to Title to Lien Holder will be made in the next few months, including capability to convert electronic titles to paper titles via the electronic service providers.

## Releasing liens

- [Continue to release liens as you've done in the past.](#)
- Once you've released the lien, DMV will issue a title to the owner or subsequent lien holder.
- There is no need to return the title to DMV; please destroy it once your lien has been released.

## For more information:

- [Subscribe to the WisDOT lender mailing list](#)

## Questions?

**Email** [Wisconsin DMV email service](#)

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