



STATE OF MICHIGAN  
JOCELYN BENSON, SECRETARY OF STATE  
DEPARTMENT OF STATE  
LANSING

May 23, 2023

**Electronic Lien and Title (ELT) program mandatory October 1**

**Michigan law requires the electronic exchange of lien and title information with lienholders in lieu of a paper certificate of title for all financial institutions effective October 1, 2023.** If an institution is not signed up by this date, title applications presented to the Secretary of State's office must be rejected.

**MDOS strongly encourages institutions to enroll in the Electronic Lien and Title (ELT) program as soon as possible.** A high volume of financial institutions enrolling at the same time may delay ELT application approval.

The Michigan Department of State (MDOS) implemented the ELT program in March 2021, following the state Legislature's passage of Public Acts 290-292 of 2014.

As a reminder there are two ways to sign up for the ELT program:

- Sign up with one of the following State of Michigan service providers:
  - ⊖ DDI Technologies, DealerTrack, PDP Group, and Secured Title Administration (STA)
    - Service providers are third-party companies that handle all ELT transactions including adding, releasing, and removing vehicle liens
- Apply through Michigan Department of State online services:
  - The ELT- 45 Access Request Form and ELT- 20 Account Manager Application need to be filled out and uploaded through MDOS online services
  - The application requires the financial institution's name, address, and Federal Employer Identification Number (FEIN)
    - Entering a Corporate ID number is optional
  - To apply go to [Michigan.gov/SOS](https://Michigan.gov/SOS) and choose Online Services
    - From the Business Services Section, choose Lienholder and Provider Services
    - Then choose Electronic Lienholder Application

Please email any questions regarding enrolling in the ELT program to [MDOS-MIEFS-ELT-Helpdesk@Michigan.gov](mailto:MDOS-MIEFS-ELT-Helpdesk@Michigan.gov)