

Colorado Electronic Lien & Title (ELT) Guide



CO L O R A D O
Department of Revenue

Colorado Department of Revenue
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Title and Registration Section
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Table of Contents

| | | |
|------|--|---|
| I. | Introduction | 3 |
| A. | Introduction to the Colorado Electronic Lien and Title System | 3 |
| B. | Program Goal | 3 |
| C. | How it Works..... | 3 |
| II. | Transition Into ELT | 3 |
| A. | Existing Paper Titles – Noting of a Lien | 3 |
| B. | Existing Paper Titles – Release of a Lien | 4 |
| C. | Existing Paper Titles/MSOs - Transfers | 4 |
| III. | How to Become a Participating Lienholder or Lender | 4 |
| A. | What is a Participating Lienholder or Lender?..... | 4 |
| B. | What is a Service Provider?..... | 4 |
| C. | Becoming a Participating Lienholder or Lender..... | 4 |
| D. | Becoming an Authorized Service Provider | 4 |
| E. | Current Authorized Service Providers..... | 4 |
| IV. | How to change a record | 5 |
| A. | Minor changes to an Electronic Title can be made through the Service Provider..... | 5 |
| V. | Department Contact Information | 5 |
| A. | Division of Motor Vehicles, Title and Registration Section Business Contacts | 5 |

I. Introduction

A. Introduction to the Colorado Electronic Lien and Title System

The purpose of this guide is to provide lienholders and lenders with the necessary information to participate in the Colorado's Electronic Lien and Title System (ELT).

This guide, a mix of business and technical topics, is available for download from the State's website and may be updated, without notification, from time to time as necessary.

B. Program Goal

This program is the responsibility of the Colorado Department of Revenue, Division of Motor Vehicles, Title and Registration Section, herein referred to as State.

The goal of ELT is to provide for the electronic transmission of title and lien transaction data between authorized Service Providers and the State. The electronic transmission of data is a benefit to the participating lienholders or lenders, the vehicle owners, the local County Motor Vehicle offices, and the State.

C. How it Works

Lienholder or lender participation in this program is optional. However, Colorado certificates of title that contain lien information for participating lienholders or lenders are stored electronically. A printed Title is not produced for mailing to the lienholder or lender unless specifically requested.

In order for a lienholder or lender to participate in ELT the lienholder or lender will be required to enter into an agreement with a Colorado approved Service Provider and apply to the Department for an "E" number.

Certificate of title and lien applications are processed at the County Motor Vehicle offices and at the State. Upon the notation of a lien, the certificate of title record is stored electronically in the State systems and a participating lienholder or lender is notified electronically through the authorized Service Provider they have contracted with of the title issuance/lien notation.

At the time of lien satisfaction, a participating lienholder or lender electronically notifies the authorized Service Provider that they have contracted with to notify the State of the lien release and the State prints and mails the certificate of title to the owner (or other entity as directed by the participating lienholder or lender).

Authorized Service Providers exchange data files with the State on a daily basis (except for weekends or State holidays or closures). These files contain lien notations, lien releases, error/correction information, and requests for paper titles.

II. Transition Into ELT

A. Existing Paper Titles – Noting of a Lien

For participating lienholders or lenders, each paper certificate of title is presented to the County Motor Vehicle office for the notation of a lien. The title is then submitted to the

State. Upon receipt by the State and upon the State accepting and validating the title and its associated paperwork, the certificate of title becomes electronic.

B. Existing Paper Titles – Release of a Lien

The lien is required to be released on the face of the certificate of title by presenting the title and lien release to the County Motor Vehicle office or the State for release on the title and the database. The certificate of title is returned to the owner (or other entity as directed).

C. Existing Paper Titles/MSOs - Transfers

Application for title with a participating lienholder or lender is presented to the County Motor Vehicle office or the Department. Upon issuance of the title, the record becomes electronic.

III. How to Become a Participating Lienholder or Lender

A. What is a Participating Lienholder or Lender?

A participating lienholder or lender is one who has an established agreement with a State approved and authorized Service Provider and has applied for and received an “E” number from the State.

B. What is a Service Provider?

An authorized Service Provider is an entity that has entered into a written contract with the State to provide electronic lien and title services to participating lienholders or lenders.

C. Becoming a Participating Lienholder or Lender

Complete the DR 2843 Colorado Electronic Lien and Title Lender Application and submit it to the State. This application can be obtained from the Department’s website at www.Colorado.gov/Revenue.

D. Becoming an Authorized Service Provider

Contact the [Title and Registration Section](#) representative to complete a Colorado Electronic Lien and Title Service Provider Contract. Upon execution of the contract, the authorized Service Provider must successfully complete system testing prior to becoming an approved and authorized Service Provider.

E. Current Authorized Service Providers

A list of State approved and authorized Service Providers can be found on the Departments website at <https://dmv.colorado.gov/electronic-lien-and-title-information-lenders>

IV. How to change a record

A. Minor changes to an Electronic Title can be made through the Service Provider

The State reserves the right to audit any changes made to the Certificate of Title. If a change is rejected a reason will also be sent. In the case that supporting documentation is needed, it can be emailed or faxed to the Department

Email Contact: DOR_ELT@state.co.us

Fax: 303-205-5978

V. Department Contact Information

A. Division of Motor Vehicles, Title and Registration Section Business Contacts

Email Contact: jenny.adler@state.co.us