Electronic Lien Transfer Program

Business User Manual

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Background

New York State's Electronic Lien Transfer (ELT) Program provides an electronic method for the Department of Motor Vehicles (DMV) and lienholders to exchange lien data. While a number of other states have implemented an ELT program, New York State's program differs because titles are issued to the vehicle owners, not to lienholders; therefore, there is no electronic title component in DMV's system.

In the past, the sole method of information exchange between DMV and a lienholder was a manual paper process. This often involved completing various forms, mailing the paper Notice of Lien to DMV and, upon title issuance, mailing the Notice of Recorded Lien to the lienholder who would have to physically store the document until lien satisfaction. This method of operation proved to be costly and cumbersome to the lienholder.

All transactions are submitted in batch mode and are processed the evening following receipt of the transmission. In order to participate in the program, a lender is required to use an ELT vendor for transmission of the data. (Please see Appendix B for a list of ELT vendors working with NYS DMV.)

Benefits of Electronic Lien Transfer

Some of the benefits of an electronic exchange of lien data between DMV and the lienholder include:

Less Risk - Currently, when a dealer files the lien on a lienholder's behalf, the lienholder must rely on both the dealer and Motor Vehicle staff to accurately enter the lien data. With electronic transfer of the lien data, the risk of not recording or incorrectly recording a lien is eliminated.

Improved Timeliness - Because the lien information is forwarded electronically, no time is lost in mailing. Also, with electronic record scanning done nightly, liens are recorded much faster.

Less Paper Filing and Storage - Lienholders will no longer need to file their liens by completing the paper Notice of Lien. In addition, the electronic notification of recorded lien will replace the current paper document, allowing lending institutions to store an electronic lien record instead of a paper file.

Cost Savings - Costs are reduced as a result of all of the above benefits.

Escrow Accounts

Each lienholder participating in the ELT Program must establish a title escrow account with DMV. This account will be debited each time a lien-filing fee is required. Each month, a statement detailing account activity that occurred during the previous month will be mailed to the lienholder from DMV's Revenue Accounting section.

A lienholder may use an existing title escrow account (title escrow account numbers begin with 2) but may not use an escrow account established for payment of fees for searching DMV records (search account numbers start with 1). If a title escrow account is not currently established in the lienholder's name, the application in Appendix C must be completed and returned so an account can be established.

Lienholder Codes

Each lienholder participating in the ELT Program is required to consolidate any existing multiple lienholder codes into one specific code. You may select one of your existing codes as the one to be used for all future use or DMV will assign a code to you. Once the single lienholder code is identified, any lien that is recorded using this or any other codes that are properly assigned to the lienholder (filed in either electronic or paper form), will result in an electronic processed message being sent to the lender. No paper MV-901 (Notice of Recorded Lien) will be mailed.

Lien Filing - Transaction Code "F"

This transaction is used to file a lien for a vehicle prior to title issuance in the borrower's name in New York State (NYS).

Lien Release - Transaction Code "R"

This transaction is used to release a lien on DMV records.

Lien Filing Cancel - Transaction Code "X"

This transaction is used to cancel a lien filing transaction for which no "processed" or "error" message has been received and which, therefore, is still in DMV's recycling program.

Lien Filing Amendment - Transaction Code "A"

This transaction is used to amend data submitted in an "F" filing transaction for which no "processed" or "error" message has been received and which, therefore, is still in DMV's recycling program.

Collateral Loan Filing - Transaction Code "C"

This transaction is used to record a lien for a vehicle where a valid NYS title has already been issued in the borrower's name. This transaction can also be used when the original lien filing was not submitted prior to DMV issuing the title to the borrower.

Lien Filing - Transaction Code "F"

This transaction is used to file a lien for a vehicle prior to issuance of the title in the borrower's name in NYS.

Data to be transmitted for an "F" transaction:

Data	Required or Optional Field
Vehicle / Hull / Manufactured Home ID Number	Required
Year of Vehicle / Boat / Manufactured Home	Required
NCIC Make of Vehicle / Boat / Manufactured Home	Required
Vehicle / Boat / Manufactured Home Indicator (Acceptable Indicators are V for vehicle, B for boat or M for manufactured home.)	Required for boats and manufactured homes. May be left blank for vehicles.
Owner's Name	Required
Additional Owner's Name	Optional
Street Address	Optional
City	Optional
State	Optional
Zip	Optional
Lender Code	Required
Vendor Code	Required
Borrower's Loan Account Number	Optional
Date of Security Agreement	Required
Escrow Account Number	Required
Transaction Type Code	Required

Data to be returned from DMV in reply to an "F" transaction

In addition to returning all data transmitted to us in the filing, the following will be sent:

If the lien processed:

➢ Lien Sequence Number assigned to the recorded lien
➢ Total number of open liens on file (including the one just filed)
➢ Disposition code "P" for processed
➢ Message code "00" for processed

If the lien could not be recorded due to an error:

➢ Disposition code "E" for error
➢ Message code indicating the type of error found

If the lien is entered into recycling:

If no message is received back the day following your transmission of an "F" lien filing, the lien is recycling. The Lien Recycling Program is a program established by the NYS DMV; every night, all incoming lien filing notices, for which no matching VIN, Year, Make and Owner Name was found on our records, are scanned against DMV's file to try to find a match. When a matching record is found, you may receive either of the above messages, depending on whether the lien was processed or an error occurred. If the lien recycles for a period of 14 days and no matching record is found, disposition code "W" (for warning) and message code "14" will be sent. **Upon receiving those codes, the lender should confirm the accuracy of the data that was transmitted, while we continue to recycle the lien.** If no matching record is found after recycling your lien for a period of 63 days, DMV will send disposition code "E" (for error) and message code "63", indicating that the maximum recycling period has passed.

If information on the title record changes after your lien has been recorded, DMV will send a notification (transaction code "N") with the information as it appears on the new title document, as well as:

➢ Lien Sequence Number of the recorded lien
➢ Total number of open liens on file
➢ Disposition code "P" for processed
➢ Message code "26" or "27" (depending on the length of time between the original processed message and the new title information.)

If a lien is filed in a non-electronic form for a lienholder identified as an ELT participant, no MV-901 will be mailed. Instead, DMV will send a notification (transaction code "N") with the information as it appears on the title document, as well as:

➢ Lien Sequence Number of the recorded lien
➢ Total number of open liens on file
➢ Disposition code "P" for processed
➢ Message code "27"

What DMV does upon receipt of a transmission:

Upon receipt of an "F" filing transaction, DMV will search for a record that matches the VIN, Year, Make and the first 3 characters of owner's last name, as noted in your transmission. If a match is found and no condition exists that prevents the lien from being processed, the lien will be recorded on DMV's records and a processed message will be returned to you on the next business day. The processed message is evidence that your lien has been perfected for the vehicle noted. No paper MV-901 (Notice of Recorded Lien) will be sent.

If an error that prevents processing is found, an error code will be returned for your review. (**See Appendix A for a list of all message codes, and actions that the lienholder must take to resolve them.**)

If there is no record that matches the VIN, Year, Make and the first 3 characters of the owner's last name, and there is no error that prevents processing, the lien will be placed in the recycling program waiting for the owner to register. (Recycling is only done on "F" filing transactions.) Each night, DMV will search for a matching record. If, after 14 days, a match is still not found, DMV will send a message code indicating that the lien has been recycling for 14 days; the lien will continue recycling. **(Please see Appendix A to determine what action you should take.)** If, after 63 days, a match is still not found, DMV will send a message code indicating that the lien was recycling for 63 days without a matching record being found. The lien will be removed from recycling; a new "F" filing transaction will be needed to record your lien.

Important points regarding Lien Filing transactions:

➢ Because the DMV program only matches on the first three letters of the owner's last name, there is a possibility that a lien filed in the name of Mary Smith for a vehicle to be titled in the name of John Smith will still be recorded and a "processed" message will be sent. Upon title issuance, DMV will compare all data on the title document with all data submitted in your transmission; if ANY variation is noted, an update message will be sent with the information as it appears on DMV's records at the time the title was issued.

➢ If a name change is done for a DMV record for which an electronically filing lienholder has an open lien, a notification message will be sent at the time of title issuance to inform the lienholder of the new name as it appears on DMV's records.

➢ The lender's escrow account will be charged the appropriate lien filing fee each time a matching VIN, Year, Make and name is found and a lien is recorded on DMV's record. DMV will not charge the escrow account when a lien is placed in the recycling program waiting for a matching record to be found.

➢ Submission of the owner address is encouraged. While this field is optional, the information may assist DMV in resolving questions regarding the proper owner record.

Lien Release - Transaction Code "R"

This transaction is used to release a lien on DMV records.

Data to be transmitted for an "R" transaction:

Data	Required or Optional Field
Vehicle / Hull / Manufactured Home ID Number	Required
Year of Vehicle / Boat / Manufactured Home	Required
NCIC Make of Vehicle / Boat / Manufactured Home	Required
Vehicle / Boat / Manufactured Home Indicator (Acceptable Indicators are V for vehicle, B for boat or M for manufactured home.)	Required for boats and manufactured homes. May be left blank for vehicles.
Owner's Name	Required
Additional Owner's Name	Optional
Street Address	Optional
City	Optional
State	Optional
Zip	Optional
Lender Code	Required
Vendor Code	Required
Borrower's Loan Account Number	Optional
Date of Security Agreement	Optional
Escrow Account Number	Optional
Transaction Type Code	Required
Lien Release Sequence #1	Optional
Lien Release Date #1	Optional

Data returned from DMV to lienholder in reply to an "R" transaction

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Unless an error is found that requires DMV review, the processing response should be sent the day following transmission of the lien release transaction.

In addition to returning all data transmitted to DMV in the release transaction, the following will be sent:

If the release processed:

➢ Disposition code "P" for processed

➢ Message code "25" for released

If the release could not be processed:

➢ Disposition code "E" for error

➢ Message code indicating the type of error found.

What DMV does upon receipt of transmission:

Upon receipt of the transmission, DMV will check for a matching lien on file. If the lien sequence number is provided in the transmission and a matching lien with the sequence number indicated is found, the lien will be released.

If no lien sequence number is provided in the transmission, DMV will attempt to match the lienholder name matching the lender code provided in your transmission with an open lien on DMV's records. Because the names in each location may have been edited differently, the likelihood of a match being found is greatly reduced. If a match is found and more than one open lien is present with that name, all matching liens in the name of the lending institution will be released.

If an error that prevents processing is found, an error code will be returned for your review. (See Appendix A for a list of all message codes, and actions that the lienholder must take to resolve them.)

Important points regarding Lien Release transactions:

➢ A Lien Release transaction can be submitted for any open lien you have on a DMV record; it is not limited to just those you filed electronically.

➢ Submission of the lien sequence number for the lien you wish to release is strongly encouraged. While this field is optional, submitting this data will reduce the chance of the release transaction being rejected for no matching lien being found, and of more than one open lien in your name on the record being released. NOTE: If a lien was not filed electronically, it will not have a sequence number attached to it.

➢ The lender **MUST** still provide the borrower with proof of satisfaction of the lien. This proof must be written on company letterhead, and must provide the date of satisfaction and all vehicle information. An authorized officer must sign the letter. The borrower can then provide this document, along with the title still showing the lien, to a purchaser to confirm that the interest in the vehicle has been satisfied.

➢ The titled owner will not automatically be issued a new title by DMV. If the owner wants a title without the lien on it, the owner should contact DMV for a new title and pay the required fee.

➢ Only one lien may be released per transaction.

➢ There is no DMV fee associated with a lien release transaction.

Lien Cancel - Transaction Code "X"

This transaction is used to cancel a lien filing transaction for which no "processed" or "error" message has been received and which is, therefore, still in DMV's recycling program.

Data to be transmitted for an "X" transaction:

Data	Required or Optional Field
Vehicle / Hull / Manufactured Home ID Number	Required
Year of Vehicle / Boat / Manufactured Home	Required
NCIC Make of Vehicle / Boat / Manufactured Home	Required
Vehicle / Boat / Manufactured Home Indicator (Acceptable Indicators are V for vehicle, B for boat or M for manufactured home.)	Required for boats and manufactured homes. May be left blank for vehicles.
Owner's Name	Required
Additional Owner's Name	Optional
Street Address	Optional
City	Optional
State	Optional
Zip	Optional
Lender Code	Required
Vendor Code	Required
Borrower's Loan Account Number	Optional
Date of Security Agreement	Optional
Escrow Account Number	Optional
Transaction Type Code	Required

Data to be returned from DMV in reply to an "X" transaction

The processing response should be sent the day following submission of the lien cancel transmission.

If the cancel transaction processed:

In addition to returning all data transmitted to DMV in the original "F" filing transaction that you have cancelled, the following will be sent:

➢ Disposition code "C" for canceled
➢ Message code "05" for canceled.
   Note: DMV will not send a response for the cancel transaction.

If the cancel transaction could not be processed:

In addition to returning all data transmitted to DMV in the cancel transaction, the following will be sent:

➢ Disposition code "E" for error
➢ Message code "06" for unresolved cancel.

What DMV does upon receipt of transmission:

When a cancel transaction is received, a search of the ELT database will be done to find a recycling "F" filing transaction record matching the one in your transmission. If a match is found, the original "F" filing transaction will be canceled. If no matching record is found, disposition code "E" (for error) will be sent with message code "06" (for unresolved cancel). The most common reason for an error response would be that the lien you are trying to cancel has either already processed or has been removed from recycling due to an error.

Important points regarding Lien Cancel transactions:

➢ Lien Cancel transactions can only be used to cancel a lien "F" filing transaction. No other transaction code can be canceled.
➢ Lien Cancel transactions can only be used for a lien that has been entered into DMV's lien recycling program. Therefore, if you have never received an "error" or "processed" response to a lien filing code "F" that you submitted, the lien is still recycling.
➢ If you received disposition code "W" (for Warning) and message "14" in reply to a lien filing ("F" transaction code) that you submitted, this means that the lien has recycled for 14 days and no matching record has been found. In the actions the lender should take in reply to each message code shown in Appendix A, the lender is asked to confirm the accuracy of the data transmitted and, if accurate, confirm with the borrower that the vehicle will be registered in NYS. If the borrower says the vehicle will not be registered in NYS, a cancel transaction should be submitted.
➢ There is no DMV charge associated with this transaction.

Lien Amendment - Transaction Code "A"

This transaction is used to amend data submitted in an "F" filing transaction for which no "processed" or "error" message has been received and which is, therefore, still in DMV's recycling program.

Data to be transmitted for an "A" transaction:

Data	Required or Optional Field
Vehicle / Hull / Manufactured Home ID Number	Required
Year of Vehicle / Boat / Manufactured Home	Required
NCIC Make of Vehicle / Boat / Manufactured Home	Required
Vehicle / Boat / Manufactured Home Indicator (Acceptable Indicators are V for vehicle, B for boat or M for manufactured home.)	Required for boats and manufactured homes. May be left blank for vehicles.
Owner's Name	Required
Additional Owner's Name	Optional
Street Address	Optional
City	Optional
State	Optional
Zip	Optional
Lender Code	Required
Vendor Code	Required
Borrower's Loan Account Number	Optional
Date of Security Agreement	Required
Escrow Account Number	Optional
Transaction Type Code	Required

Data to be returned from DMV in reply to an "A" transaction

The processing response should be sent the day following submission of the lien amendment transaction.

If the amendment processed:

In addition to returning all data transmitted to us in the original "F" filing transaction that has been amended based on your submission of an amend transaction, the following will be sent:

➢   Disposition code "S" for superceded
➢   Message code "13" for processed

If the amendment could not be processed:

In addition to returning all data transmitted in the amend transaction, the following will be sent:

➢   Disposition code "E" for error
➢   Message code "24" for unresolved amendment (see message codes in Appendix A)

What DMV does upon receipt of transmission:

When an amendment transaction is received, a search of the ELT database will be done to find a recycling "F" filing transaction record matching your transmission. If a match is found, the original "F" filing transaction will be amended to reflect the new data in the amend transaction. If no matching record is found, disposition code "E" (for error) will be sent with message code "24" (for unresolved amendment). The most common reason for an error response would be that the lien you are trying to amend has either already processed or has been removed from recycling due to an error.

Important points regarding Lien Amendment transactions:

➢   Lien Amendment transactions can only be used to amend a lien "F" filing transaction. No other transaction code can be amended.

➢   A Lien Amendment transaction can be used to amend any field in the lien filing transmission **_EXCEPT_** VIN, Year, and Make. If any of these fields need to be changed, you should submit a Cancel (code X) transaction for the filing containing the incorrect VIN, Year or Make, and a new Lien Filing (code F) transaction with the correct data.

➢   Lien Amendment transactions can only be done for a lien that has been entered into DMV's lien recycling program. Therefore, if you have not received an "error" or "processed" message in response to a lien filing you submitted, the lien is still recycling.

➢   If you received message code "14" in reply to a lien filing ("F" transaction code) that you submitted, this means that the lien has recycled for 14 days and no matching record has been found. In the actions the lender should take in reply to each message code shown in Appendix A, the lender is asked to confirm the accuracy of the data transmitted. If you note an error in the data originally submitted, an amendment transaction should be submitted to correct the data.

➢   There is no DMV charge associated with this transaction.

Collateral Loan Filing - Transaction Code "C"

This transaction is used to record a lien for a vehicle where a valid NYS title has already been issued in the borrower's name. This transaction **must** also be used when the original lien filing was not submitted prior to DMV issuing the title to the borrower.

Data to be transmitted for a "C" transaction:

Data	Required or Optional Field
Vehicle / Hull / Manufactured Home ID Number	Required
Year of Vehicle / Boat / Manufactured Home	Required
NCIC Make of Vehicle / Boat / Manufactured Home	Required
Vehicle / Boat / Manufactured Home Indicator (Acceptable Indicators are V for vehicle, B for boat or M for manufactured home.)	Required for boats and manufactured homes. May be left blank for vehicles.
Owner's Name	Required
Additional Owner's Name	Optional
Street Address	Optional
City	Optional
State	Optional
Zip	Optional
Lender Code	Required
Vendor Code	Required
Borrower's Loan Account Number	Optional
Date of Security Agreement	Required
Escrow Account Number	Required
Transaction Type Code	Required
NY State Title Document Number	Required

Data to be returned from DMV in reply to a "C" transaction

> The processing response should be sent the day following submission of the collateral loan transaction.
>
> In addition to returning all data transmitted to us in the collateral loan transaction, the following will be sent:
>
> **If the lien processed:**
>
> ➢ Lien Sequence Number assigned to the recorded lien
> ➢ Total number of open liens on file (including the one just filed)
> ➢ Disposition code "P" for processed
> ➢ Message code "00" for processed
>
> **If the lien could not be recorded due to an error:**
>
> ➢ Disposition code "E" for error
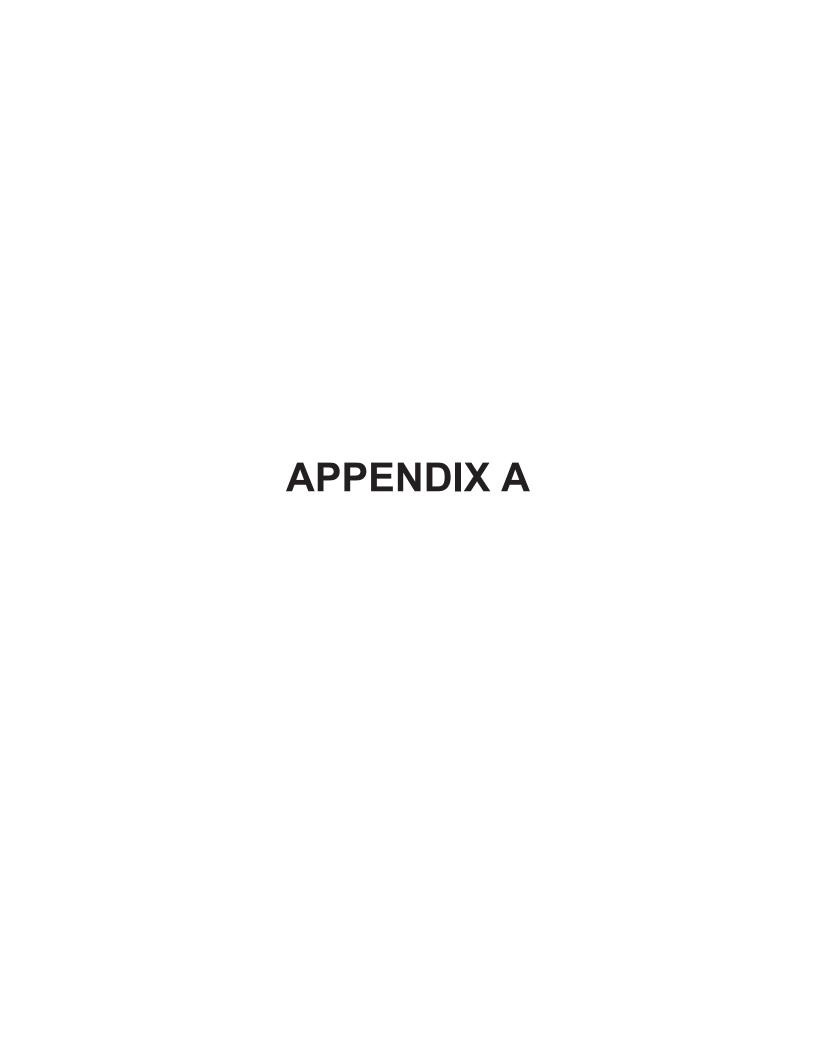> ➢ Message code indicating the type of error found

What DMV does upon receipt of transmission:

Upon receipt of a collateral loan filing transaction, DMV will search for a match on the VIN, Year, Make, borrower's name and NYS title document number that is provided. If a matching record is found, and no condition exists that prevents us from recording the lien, the lien will be recorded and a "processed" message will be sent. The new title, reflecting the lien, will be issued to the vehicle owner within 35 days.

If an error that prevents processing is found, an error code will be returned for your review. (See Appendix A for a list of all message codes, and actions that the lienholder must take to resolve them.)

Important points regarding Collateral Loan filing transactions:

> ➢ **VERY IMPORTANT** - per the Memorandum of Understanding that each lienholder must sign to participate in NY's ELT program, a collateral loan filing transaction cannot be submitted until the lender has the valid NYS title (issued in the borrower's name) in their possession. The NYS title must be voided and kept in the lender's files for possible DMV audit.
> ➢ The NYS title with the lien will be issued to the borrower within 35 days of a processed collateral loan filing.
> ➢ Because collateral loan filing will not recycle, you will receive a "processed" or "error" message the day following submission. If you do not receive a response within a day, or if you receive message code "14", meaning the lien has been recycling for 14 days, you should confirm the transaction code used in your original transmission, because it may have been submitted in error as an "F" filing. If the wrong transaction code was used, the original transmission should be canceled, and a correct "C" transaction should be submitted. Because you have the voided title in your files, all data necessary to submit the transaction is still available to you.
> ➢ DMV delays issuing the title to the borrower for up to 35 days to allow for any other open liens on our records to be released. This is done to accommodate the growing trend of loan refinancing.
> ➢ There is a lien-filing fee for this transaction, which will be charged to your escrow account.

APPENDIX A

ELT TRANSACTION MESSAGE CODES

When a transaction is processed, or a condition exists that prohibits DMV from processing the requested transaction, a message code will be returned. The codes, their corresponding message, and the action you need to take are as follows:

CODE	DESCRIPTION	ACTION NEEDED
00	**Processed** - Lien recorded.	None.
02	**3 of Owner Name Does Not Match** - A new owner has been recorded, and it does not match the borrower name you transmitted.	Contact your dealer and/or borrower to confirm the correct vehicle owner's name on our records. A new filing transaction can be resubmitted with the correct owner's name.
03	**Title Issued Before Filing Transaction Received, No Lien Found** - The lien transaction was received after the title was issued to the vehicle owner.	Check the record to see if your lien was previously added. If your lien is not on the title, contact your borrower to obtain the title. When the title is in your possession, a collateral loan transaction ("C" transaction code) can be submitted entering the title number printed on the title document.
04	**Duplicate Lien Filing** - DMV records show you already transmitted a filing for this vehicle.	Verify that the information on the original filing is correct. If not, amend or cancel, and retransmit your transaction.
05	**Canceled** - Reply to a transmitted lien cancel transaction. Confirms that the originally submitted lien filing transaction has been canceled from the recycling program.	None
06	**Unresolved Cancel** - Reply to a transmitted lien cancel transaction. Confirms that no recycling lien transaction was found to match the cancel transaction submitted.	Confirm accuracy of the data you submitted. If an error is detected, resubmit the cancel transaction with the correct information. If no error is found, confirm that a processed message has not already been received for the transaction you were attempting to cancel. If the lien was processed and you now want it removed from the vehicle record, submit a lien release transaction.
13	**Amended** - Reply to a transmitted lien amend transaction. Confirms that the originally submitted lien filing transaction has been changed to reflect amended information.	None

14	**14 Day Warning** - The lien filing transaction has been recycling for a period of 14 days with no record of your borrower applying for a title. DMV will continue to recycle the lien up to a maximum of 63 days from the filing date.	First, confirm the accuracy of the data you transmitted. If inaccurate information is found in any field other than VIN, Year or Make, submit an amend transaction correcting the inaccurate data. If inaccurate information is found in the VIN, Year or Make fields, submit a cancel transaction for the original filing and submit a new lien filing with the correct information. (Note: Be sure to confirm the accuracy of the vehicle type indicator you submitted: V, B or M). If the submitted data is accurate, check with the dealer and/or borrower to confirm that the vehicle will be titled in NYS.
15	**Insufficient Funds** - There were insufficient funds in the lienholder's escrow account to cover the required lien filing fee	Lender must replenish the escrow account before further processing can be done. Questions regarding escrow accounts should be directed to DMV's Office of Revenue Accounting at (518) 474-0888 option 4.
16	**No Hit on Lien** - No open lien was found matching the release transaction submitted.	Confirm accuracy of data you transmitted. If the data submitted is accurate, no action is required because the lien does not appear on DMV records. If the data is inaccurate, resubmit a release transaction with correct information.
17	**No Hit on VIN Provided** - VIN provided in release transaction was not found on DMV records.	Confirm accuracy of VIN provided. If incorrect data was submitted, resubmit release transaction with correct information. If data submitted was correct, contact DMV Title Bureau at (518) 486-4714.
18	**No Hit on Title Document Number** - Title Document Number contained in the collateral loan transaction does not match the most recently issued title document shown on DMV's record.	Confirm accuracy of the data you submitted. If an error is detected, resubmit the collateral loan transaction with the correct information. If no error is found, contact your borrower to obtain the most recent title issued for the vehicle.
21	**No Match on Escrow Account Number** - Incorrect escrow account information was submitted.	Confirm accuracy of escrow account number.

22	**Escrow Account Closed**	Escrow account must be re-opened before further processing can be done. Questions regarding escrow accounts should be directed to DMV's Office of Revenue Accounting at (518) 474-0888 option 4.
23	**Other Error** - Any error that does not fit into other descriptions.	Contact DMV Title Bureau at (518) 486-4714.
24	**Unresolved Amendment** - Reply to a transmitted lien amend transaction. Confirms that no recycling lien transaction was found to match the amend transaction submitted.	Confirm accuracy of the data you submitted. If an error is detected, resubmit the amend transaction with the correct information. If no error is found, confirm that a processed message has not already been received for the transaction you were attempting to amend. If the lien was processed and you now want it removed from the vehicle record, submit a lien release transaction. You may then submit a lien filing with the correct information.
25	**Released** - Lien indicated in release transaction has been released.	Send notice of satisfied lien to borrower.
26	**Update** - The data contained in this transmission from DMV reflects the information contained on the title document for which you have an open lien. Because the data contained differs in some way from the data in your lien filing transmission, this is being sent for your information.	None
27	**Notification** - A lien in your name may have been filed in a non-electronic form. Because you are identified as an ELT participant, no paper MV-901 will be sent. This notification serves to confirm that your lien has been recorded on the title issued to the owner.	None
30	**Lender Is Not an ELT Participant** - The lien code that you submitted is not set up as an ELT participant	Confirm accuracy of the code submitted.
31	**Title Issued Before Filing Received/Lien Already Recorded** - Although the title was issued before this lien filing was received, DMV records show the title contains a lien for this borrower in your name.	None.

32	**Title Issued Before Filing Received/ Lien Recorded But May be For a Prior Owner** - DMV records show your lien was filed before your borrower applied for a registration or title. However, the Title contains a lien, which may be a carry over from a prior owner.	Contact DMV's Title Bureau at (518) 486-4714 to verify if lien recorded is for your borrower or a prior owner.
34	**Open Stolen Alarm on the Vehicle** - There is an active stolen alarm on the vehicle for which you are attempting to record your lien.	Contact borrower.
39	**Non Titled Vehicle / Boat /Manufactured Home** - NYS does not issue titles for the vehicle, manufactured home or boat detailed in the transmission. (NYS titles vehicles with model years of 1973 or later, boats -1987 or later and manufactured homes -1995 or later.)	Record lien with non DMV entity.
40	**Invalid Vin** - 17 characters for vehicles 18 characters for manufactured homes	Recheck VIN and resubmit filing with correct VIN.
46	**Open 907A** - DMV records show this vehicle has been reported as salvage.	Contact DMV's Title Bureau at (518) 486-4714.
63	**63 Day Notice -** The filing transaction has been recycled for a period of 63 days, with no record found of your borrower titling the vehicle. No further recycling will occur.	Confirm the accuracy of the data you transmitted. If accurate, check with the dealer and/or borrower to confirm that the vehicle will be titled in NYS. If they confirm the vehicle will soon be titled in NYS, resubmit a lien filing transaction. If the data is inaccurate, and your borrower has not yet been issued a title, resubmit a lien filing transaction with the correct data. If a title has been issued to the borrower but your lien is not on the title, obtain the title from the borrower and do a collateral filing transaction.

APPENDIX B

Dealertrack
Dealertrack Collateral Management Services
9750 Goethe Rd
Sacramento, CA 95827
cms.sales@dealertrack.com
(877) 488-0517

Vintek
VINtek, Inc.
3268 Progress Way, Building 12
Wilmington, OH 45177
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(877) 488-0517

Decision Dynamics, Inc.
1324 North Lake Drive
PO Box 2078
Lexington, SC 29071
(803) 808-0117
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PDP Group, Inc.
10909 McCormick Rd
Hunt Valley, MD 21031
(800) 666-3008
www.pdpgroupinc.com
www.simplyelt.com

Secure Title Administration, Inc
2975 Breckinridge Blvd
Duluth, Georgia, 30096
(866) 742-1466
securetitleinfo@secureTA.com

APPENDIX C

SAMPLE

NEW YORK STATE OF OPPORTUNITY. | **Department of Motor Vehicles**

APPLICATION FOR TITLE/LIEN ESCROW ACCOUNT
Revenue Accounting
PO Box 2409, ESP
Albany, NY 12220-0409

To apply for an Escrow Account a $200.00 minimum balance, or an amount sufficient to cover lien filings for a two-month period, is required.

Please provide the information below, and return this letter with your check made payable to Commissioner of Motor Vehicles to the above address. Once processed, a confirmation will be mailed to the address you provide.

Lienholder Filing Code Number (one code):_____

Lien Institution Full Name		
Street Address		
City	State	Zip
Contact Person/Title	Telephone Number (Area Code) ( )	
Contact email		

ELT-3 (7/19)

dmv.ny.gov