

Welcome to Phoenix



# NTSF Committee Chair

## Amanda VanHaren,

*[avanharen@santanderconsumerusa.com](mailto:avanharen@santanderconsumerusa.com)*



# Agenda — Time zone - Pacific Daylight Time

## Day 1- October 21, 2024

- Antitrust Statement
- Introductions and 2024 Recap – Amanda Van Haren, Santander Consumer USA
- Remarketing Subcommittee Update – Kevin Park, IAA
- Texas DMV- Kimberly Jaso
  - 15 mins to Debrief after call
- Break 3:00-3:15 PM
- Title Fraud Open Discussion –
  - Chuck Ordonez – National Insurance Crime Bureau (NICB)
  - Earl Fisher – Arizona Department of Transportation
  - Jim Piekarski, Chase Auto – Customer Fulfillment and Lea Strickler – Harley-Davidson Financial Services
    - Best Practices session
    - Washed and Fraudulent lien removals
      - California Lien Deletes- Frequency, timing and resolution
- Lender & Vendor Breakout Sessions
- Title Maintenance Best Practices- Cody Henderson, Santander Consumer USA
  - VIN Corrections
  - DMV Errors
  - Lienholder Name Corrections
- Dinner – 6:30 PM
  - Biltmore Golf Course Patio Sponsored by NTSF Business Partners

# Introductions

Name, Company and what would you like to gain from this meeting.



April 10<sup>th</sup>, 204

**AFSA**  
AMERICAN FINANCIAL SERVICES ASSOCIATION



# 2024 Recap

- Transitioned from monthly to quarterly meetings to optimize efficiency.
- Participated and encouraged discussions with Mississippi regarding title release changes.
- Held a separate Fraud meeting to address specific topics and allow focused discussions.
- Encouraged changes for Ohio HB 23 resulting in OH SB 94 (notification to consumers about title options).
- 4 new ELT states were implemented bringing the 2024 total to 32 states.
- Participated in and witnessed the rollout of West Virginia and Idaho clearinghouse.

# Texas DMV

Guest speaker

**Kimberly Jaso**  
**Title Services Section Director**  
**Texas Department of Motor Vehicles;**  
**Vehicle Titles and Registration Division**

# TxDMV- Electronic Titling

October 21, 2024



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**Texas Department of Motor Vehicles**

HELPING TEXANS GO. HELPING TEXAS GROW.

# eTitle Solutions

- Electronic Lien and Title (ELT) program
  - Allows TxDMV and lienholders to exchange vehicle title information electronically.
- webDEALER
  - Used by licensed dealers, commercial fleet buyers, and county tax offices, and allows for the electronic submission and approval of title applications.
  - Allows the output of an ELT or electronic title without a lien.
- eTITLE
  - Facilitates the creation and secure electronic transfer of titles in the dealer wholesale market and provides an inventory of a dealer's electronic titles.
  - Allows an ELT to be released to a dealer's inventory and allows an electronic title to be used in a retail sale within webDEALER.
- webSALVAGE
  - Used by licensed dealers, insurance companies, salvage pool operators and TxDMV, and allows for the electronic submission and approval of various applications.
  - Similar functionality to eTITLE.



# Title and ELT Processes

- ELT Program is a File Transfer Process
- Outputs
  - Print paper title with lien intact
  - Release lien and print paper title to owner or third party
  - Release lien and retain electronic title record
- Recent Programming Efforts with ELT Vendors
- Turnaround
  - ELT notification received next business day after title release
  - Paper titles are printed and mailed approximately 14 business days after title release
- NMVTIS check prior to title issuance
  - NMVTIS Hold or Brand Error on record prevents title issuance
  - County tax office or HQ notify owners to rectify NMVTIS issues



# Title and ELT Processes Continued

- Leased Vehicles
- Title Corrections
  - ELT is not required to be released
  - If paper title, required to be surrendered
  - Corrections processed at the county tax office
- Duplicate Title Requests (CCOs)
  - Processed by Regional Service Centers
  - Future plans to allow online processing
- Inquiries and Title Histories



# Upcoming/Future Initiatives

## Upcoming Initiatives:

- Identity verification initiative across all electronic titling systems
- Mandatory use of webDEALER for all licensed Texas dealers as of July 1, 2025 (HB 718 implementation)
- Expand functionality within webSALVAGE
- Registration and Title System Modernization

## Future Initiatives:

- Mandatory ELT use
  - ELT technology constraints barrier to lienholder participation without a vendor
- Online CCO requests
- Online lien verification or record status



# Contact Information/Resources

- ELT Documentation and Information  
[Lienholders | TxDMV.gov](#)
- ELT Onboarding/Technical Questions  
[VTR e-Titles@txdmv.gov](mailto:VTR_e-Titles@txdmv.gov)
- General Titling Questions/Inquiries
  - Local TxDMV Regional Service Center
  - Consumer Relations Division:
    - Phone: (888) 368-4689
    - Email: [AskDMV@TXDMV.gov](mailto:AskDMV@TXDMV.gov)
    - Online submission: [Contact Us | TxDMV.gov](#)
- Vehicle History Requests
  - Local TxDMV Regional Service Center or by mail
  - [Request for Texas Motor Vehicle Information \(Form VTR-275\)](#)





# Questions?

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**Kimberley Jaso**

**Title Services Section Director, TxDMV**

**[Kimberley.Jaso@TxDMV.gov](mailto:Kimberley.Jaso@TxDMV.gov)**

**(512) 465-4026**

# Break



Return at 3:15 pm

# Title Fraud

## Guest Speakers

- Earl Fisher – Arizona Department of Transportation
- Chuck Ordonez – National Insurance Crime Bureau
  - CA lien Deletes – Stolen
  - Washed and fraudulent lien removals

## Committee Speakers

- Jim Piekarski, Chase and Lea Strickler, HDFSI
  - Title Fraud Rings
    - What are Lenders doing to work these or identify?
  - Washed and Fraudulent Lien Removals
    - How do lenders follow-up or communicate the Fraud?
  - California Lien Deletions – Stolen
    - How long does it take the investigator to respond?
  - Best Practices (Meet back at 5:00 pm)

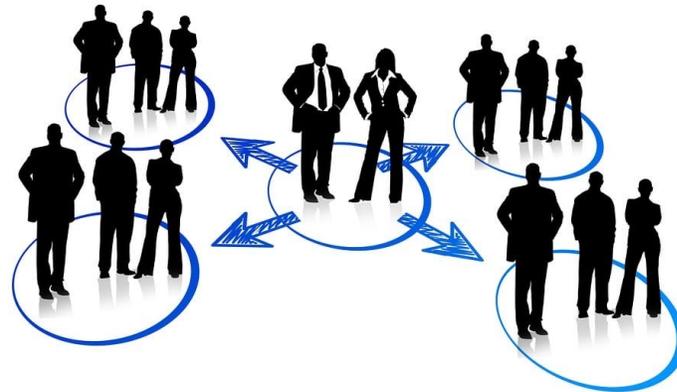


# Lender & Vendor Breakout Sessions

Committee Speaker

**Amanda VanHaren, Santander Consumer USA**

Breakout sessions are smaller meetings where attendees can get together, brainstorm, and discuss challenges and opportunities related to our business.



# Title Maintenance Best Practices

## Committee Speakers

Cody Henderson – Santander Consumer USA -Manager, Process Fulfillment

- VIN Corrections
- DMV Errors
- Lienholder Name Corrections



# Dinner – Biltmore Golf Course Patio



# Agenda — Time zone - Pacific Daylight Time

## Day 2- October 22, 2024

- Legislation and ELT Subcommittee Updates – John Yarbrough, PDP Group and Colleen Borys, Dealertrack
- Arizona DMV- Jay Chilton
- Break 10:00-10:15 pm
- AAMVA
- Remarketing, E-Signature, and Remote Notarization - Kevin Park, IAA
- Lunch 11:45 -12:30 pm
- California Tentative
- Digital Titling – Shane McRann Bigelow – Champ Titles
- Meeting wrap and 2025 meeting location
- End 3:00 pm

# Legislation Subcommittee Update

**John Yarbrough,**  
**Legislative Subcommittee Chair**  
*John.Yarbrough@pdpgroupinc.com*



# 2024 Legislative Season: Stats

- Tracked 108 bills
- 43 bills enacted into law
- Twelve (12) states enacted some form of electronic processing of transactions: AK, CA, CO, CT, FL, GA, TN, NC, ME, MS, UT, VA
- Eight (8) states enacted legislation around towing: AZ, CA, CO, FL, KY, IL, WY, VA (3 laws)
- Five (5) states enacted legislation around changes with the title: IA, IL, MI (3 laws), OH and SD
- Four (4) states enacted data security or privacy legislation that might impact our work: CA, KY, NJ and OK
- Three (3) state changed vehicle definitions: MI, UT, WI
- Two (2) state enacted fee changes: NC, SD
- Two (2) states enacted changes around insurer handling of title (salvage, total losses): CA, WI
- Two (2) states enacted changes around registration: IL, MS

# Legislative Highlights

**Ohio SB 94** – enacted on 7/24/24, effective 10/24/2024; The House legislative office summarized the relevant changes:

## **Documentary service charges (effective 10/24/24)**

- Increases the maximum documentary service charge that may be imposed as part of the sale or lease of a motor vehicle
- Requires the Registrar of Motor Vehicles to annually determine an updated maximum charge based on the cumulative percentage change to the Consumer Price Index (CPI) since July 2006
- Requires the Registrar to publish the updated maximum charge on a website maintained by the Department of Public Safety
- Retains a provision in current law that limits the amount of the charge to 10% of the sale or lease price.

Section 4517.261 (A-C)

# Legislative Highlights

**Ohio SB 94** –The House legislative office summarized the relevant changes continued:

## **Lender-provided certificate of title (effective 1/1/2025)**

- Repeals a requirement that a lender provide the purchaser of a motor vehicle with a physical certificate of title following full payment of the loan, at no extra cost to the purchaser
- Waives unpaid fines for violations of that requirement (Effective on the 10/24/24)
- Requires a lender, instead, to send a written notice, including through electronic communication, to the owner of the motor vehicle referring them to the Bureau of Motor Vehicles (BMV) website for information on titling options, either when the owner takes out the loan or discharges it
- Requires the BMV to include titling options, including fees, on its website for owners to reference after their motor vehicle loan is discharged

Section 4505.13(B)

<https://www.legislature.ohio.gov/legislation/135/sb94/documents>

Thank you to the Ohio Banker's Association

# Legislative Highlights

**North Carolina HB 199**– enacted on 7/2/24, effective 7/1/2024; This DMV clean up bill changed the following:

- Authorized and defined Mobile Drivers License
- Increased fees for certified copies of records as follows:
  - One signature - \$2.00 to \$6.00
  - Two signatures - \$3.00 to \$7.00
  - Three or more signatures - \$4.00 to \$8.00
- Conformed odometer disclosure requirements to Federal law, exempting a vehicle that is model year 2010 and older and model year 2011 or newer transferred at least 20 years after January 1<sup>st</sup> of the calendar year corresponding to its designated model year
- Enforcement of lien sales, the DMV can send certified mail with electronic tracking or certified mail, return receipt requested
- Transfer by owner must take place in the presence of a person authorized to administer oaths.
- Allows for application for a certificate of title prepared and delivered using a one-day title service for \$105.75

# Legislative Highlights

**North Carolina HB 199**—enacted on 7/2/24, effective 7/1/2024; continued.

- Added four (4) dollars to title fee (title, duplicate, correction, repossession titles, recording supplementary liens, renewing or removing a security interest and transfer of title to a manufacturer or dealer, registration card and registration plate fees per motor vehicle

[https://www.ncleg.gov/EnactedLegislation/Statutes/PDF/BySection/Chapter\\_20/GS\\_20-85.pdf](https://www.ncleg.gov/EnactedLegislation/Statutes/PDF/BySection/Chapter_20/GS_20-85.pdf))

**South Dakota HB 1063**—enacted on 2/6/24, effective 7/1/24. The law eliminates the NADA Used Card guide as the source of the retail value and opens it to a national motor vehicle valuation service

**Iowa HF 2185** – enacted on 3/25/24, effective 7/1/2024. The law removes the previous owner and address off the vehicle title but allows Iowa DOT and county treasurers to maintain the information

**Illinois SB 989**—enacted on 8/9/24, effective upon enactment. The law requires: every owner of a vehicle must apply for an Illinois certificate of title before the transfer of the title, except if it is a salvage unit or repossession

# Legislative By Effective Date

Category	ST	Bill #	Status Date	Effective Date
Towing	Wyoming	<a href="#">HB 85</a>	3/7/2024	3/7/2024
Insurers applying for clear title	Wisconsin	<a href="#">SB 654</a>	3/22/24	3/22/2024
Definition	Wisconsin	<a href="#">AB230</a>	3/21/24	3/22/2024
Electronic Transfer	Georgia	<a href="#">HB 1100</a>	4/22/2024	4/22/2024
Electronic Lien and title system	Tennessee	<a href="#">HB 2075</a>	4/22/24	5/1/2024
Electronic Notarization Amendments	Utah	<a href="#">HB 25</a>	3/19/24	5/1/2024
Electronic titling	Utah	<a href="#">SB 179</a>	3/21/24	5/1/2024
Title; Transfer upon death	Michigan	<a href="#">HB4417</a>	2/21/24	5/22/2024
Title; Transfer upon death	Michigan	<a href="#">HB4419</a>	2/21/24	5/22/2024
Towing	Arizona	<a href="#">HB2087</a>	3/29/24	6/27/2024
Data Privacy	Oklahoma	<a href="#">SB 543</a>	5/28/24	7/1/2024
DMV notices on unpaid tolls	Virginia	<a href="#">HB1109</a>	3/14/24	7/1/2024
Electronic Signature/Fee changes	North Carolina	<a href="#">HB199</a>	7/2/24	7/1/2024
Electronic title Transfer	Florida	<a href="#">SB1350</a>	5/31/24	7/1/2024
Exempting Vehicle from Legal Process	Florida	<a href="#">SB0158</a>	4/26/24	7/1/2024
Registration; Days to submit application for plates	Mississippi	<a href="#">HB310</a>	4/20/24	7/1/2024
Title; Remove Previous Owner	Iowa	<a href="#">HF2185</a>	3/25/24	7/1/2024
Towing	Florida	<a href="#">HB179</a>	3/22/24	7/1/2024

# Legislative By Effective Date

Fees; Vehicle Valuation	<b>South Dakota</b>	<a href="#">HB1063</a>	2/6/24	7/1/2024
Titling an out of state vehicle	<b>South Dakota</b>	<a href="#">SB 112</a>	3/5/24	7/1/2024
Electronic sales by dealers	<b>Virginia</b>	<a href="#">HB1419</a>	4/4/24	7/1/2024
Towing	<b>Virginia</b>	<a href="#">HB845</a>	3/11/24	7/1/2024
Towing	<b>Virginia</b>	<a href="#">HB925</a>	3/11/24	7/1/2024
Towing - additional documents	<b>Virginia</b>	<a href="#">SB66</a>	4/5/24	7/1/2024
Data Privacy; cybersecurity	<b>Kentucky</b>	<a href="#">HB15</a>	4/4/2024	7/14/2024
Towing	<b>Kentucky</b>	<a href="#">HB 167</a>	4/4/2024	7/14/2024
Definition/Contract	<b>Michigan</b>	<a href="#">HB 5460</a>	7/30/2024	7/30/2024
Towing Carrier Regulation	<b>Colorado</b>	<a href="#">HB1051</a>	5/30/24	8/7/2024
Title; Transfer of Title	<b>Illinois</b>	<a href="#">SB 898</a>	8/9/2024	8/9/2024
ELT program change	<b>Maine</b>	<a href="#">LD 2072</a>	4/16/24	9/19/2024
Electronic filing	<b>Connecticut</b>	<a href="#">SB183</a>	5/21/24	10/1/2024
Title; Notice on Release	<b>Ohio</b>	<a href="#">SB 94</a>	7/24/24	10/24/2024
Definitions, OHV title, technical changes	<b>Utah</b>	<a href="#">SB16</a>	3/14/24	11/1/2024
Electronic lien and titling system	<b>Mississippi</b>	<a href="#">HB1589</a>	5/10/24	1/1/2025
Insurance; Salvage or nonrepairable total loss claim	<b>California</b>	<a href="#">AB 1901</a>	9/22/24	1/1/2025
Registration Related	<b>Illinois</b>	<a href="#">HB5325</a>	8/2/24	1/1/2025
Towing; Impounded and Towed vehicles	<b>Illinois</b>	<a href="#">SB 2654</a>	8/2/2024	1/1/2025

# Legislative By Effective Date

Towing; Repossession	<b>California</b>	<a href="#">SB1454</a>	9/22/24	1/1/2025
Data Privacy - all forms	<b>California</b>	AB 1008	9/28/2024	1/1/2025
Data; Privacy/Notification	<b>New Jersey</b>	<a href="#">SB 332</a>	1/16/2024	1/15/2025
Dealer regulation	<b>Indiana</b>	<a href="#">SB 222</a>	3/13/24	7/1/2024 or 7/1/2025
Electronic Title funding	<b>Alaska</b>	<a href="#">HB 268</a>	6/28/2024	Varies

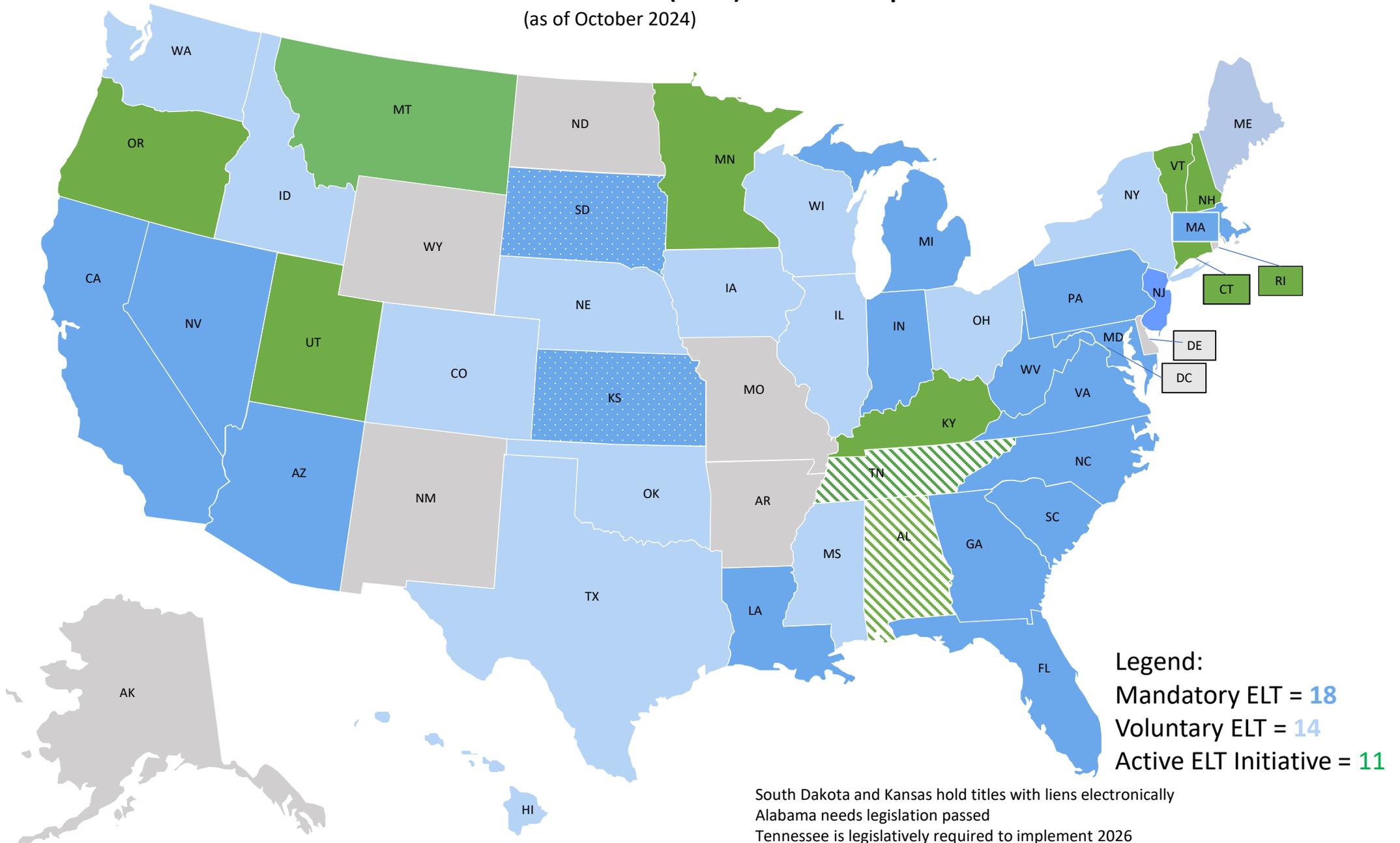
# ELT Subcommittee Annual Summary

**October 21 and 22, 2024**  
**Colleen Borys, Chair ELT**  
**Subcommittee**  
**[Colleen.borys@coxautoinc.com](mailto:Colleen.borys@coxautoinc.com)**



# Electronic Lien & Title (ELT) Landscape

(as of October 2024)



# Electronic Lien & Title (ELT) Landscape

(as of October 2024)

## Mandatory States

California

Nevada

Arizona

South Dakota

Kansas

Louisiana

Florida

Georgia

South Carolina

North Carolina

Virginia

West Virginia

Maryland

Pennsylvania

Massachusetts

## Mandatory States

New Jersey

Indiana

Michigan

## Voluntary States

Wisconsin

Washington

Idaho

Colorado

Texas

Oklahoma

Nebraska

Iowa

Ohio

New York

Hawaii

Maine

Illinois

Mississippi

## Active Initiatives

Vermont

New Hampshire

Rhode Island

Connecticut

Kentucky

Montana

Utah

Oregon

Alabama

Minnesota

Tennessee

Note: *Mandatory* includes lienholder participation being required with and without thresholds and states that hold all titles electronically

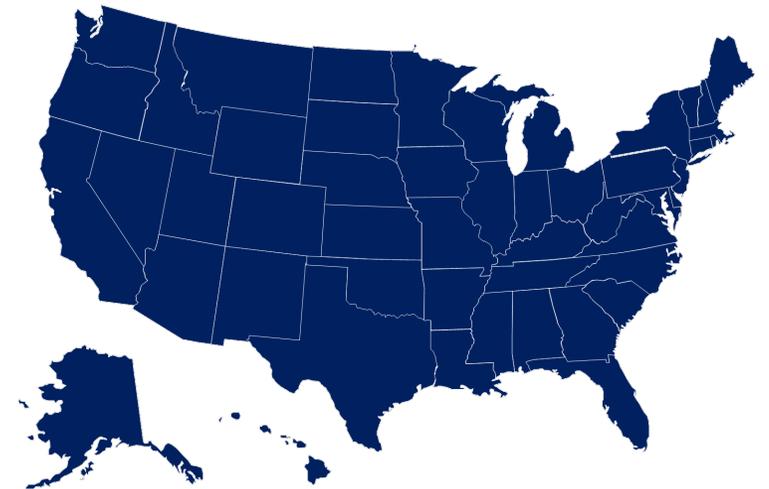
# Electronic Lien & Title (ELT) Landscape

(as of October 2024)

## Active Initiatives

- 11 states actively pursuing Research, Development and Implementation of ELT, eTitle or eLien systems.
- All are in varying degrees of project status:

Active Initiatives	
Vermont	2026
New Hampshire	2025-2026
Connecticut	Pending
Kentucky	Q4 2025
Montana	March 2025
Oregon	2026 -2027
Rhode Island	Pending
Utah	2025-2026
Alabama	Pending
Tennessee	2026



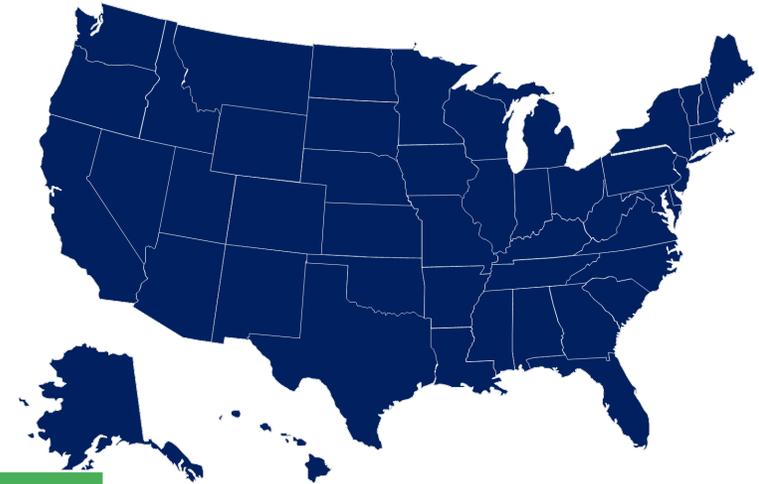
Year notations above indicate possible completion based on status provided by state at this time; they are subject to change

# Electronic Lien & Title (ELT) Landscape

(as of October 2024)

## State Modernizations

- 6 states actively pursuing system modernizations in preparations for additional functionality within their workflow and programs. Allows for new and enhanced electronic processing.

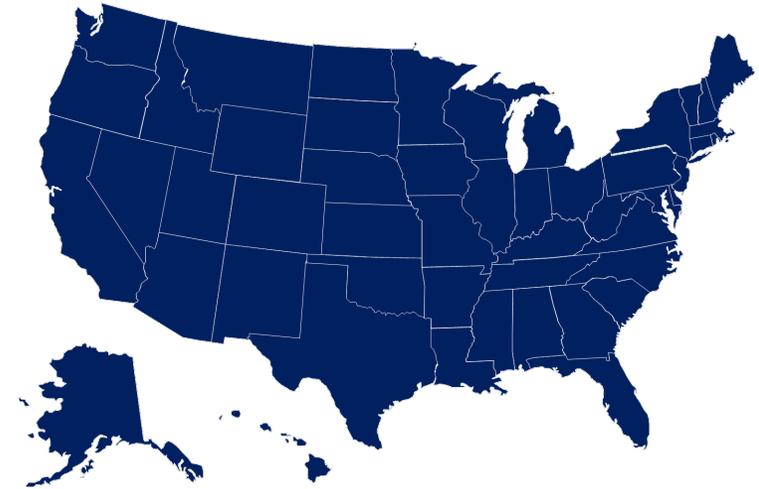


Modernizations			
Vermont	2025	South Dakota	2025
Pennsylvania	2026	Florida	2026
New York	2025-2028	South Carolina	Drivers – 2025/2026 Vehicles – 2026/2027

Year notations above indicate possible completion based on status provided by state at this time; they are subject to change

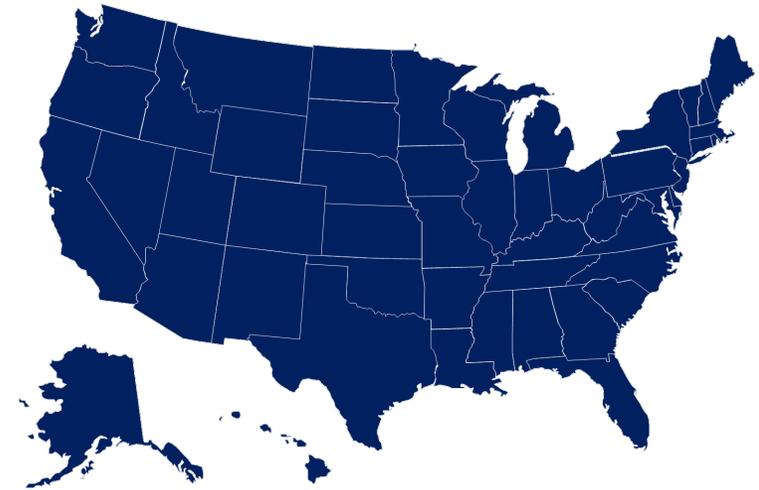
# Electronic Lien & Title (ELT) Landscape

- Electronic Title Volume
  - Approx. 83% of vehicles registered in the US are subject to ELT's (voluntary and mandatory)
  - 51% of titles are issued electronically (mandatory).
  - 62% of the states now have electronic lien and title programs available

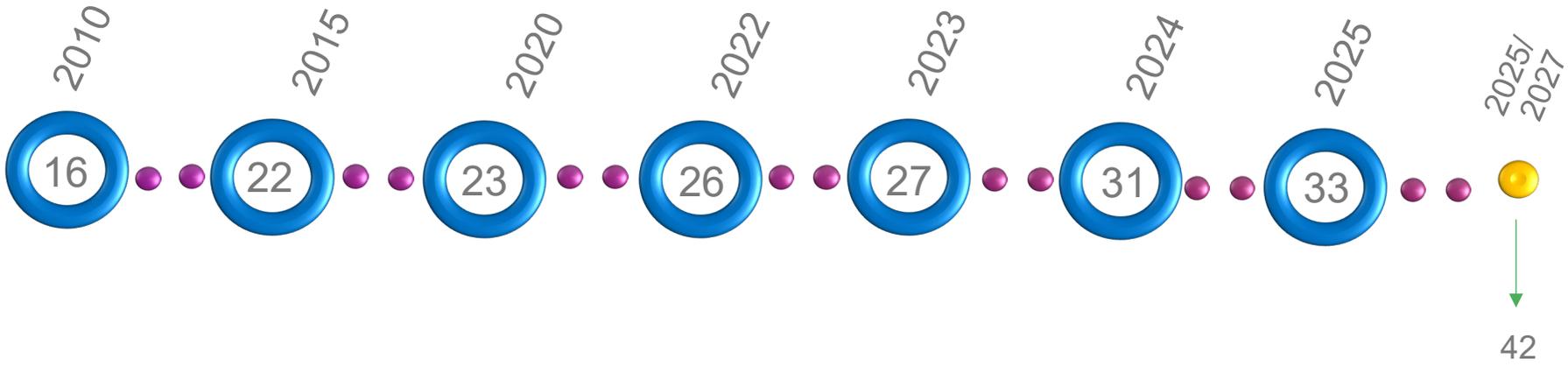


# Electronic Lien & Title (ELT) Landscape

- New developments of interest in 2024
  - **North Carolina** switched hub providers again requiring Service Providers to implement with the New provider.
  - **Oklahoma** has advised that they will be mandating ELT participation July 1, 2025. They have advised they will be ready to engage with stakeholders in November 2024. They are reviewing current requirements and specifications internally.



# Electronic Lien and Title(ELT) History and Forecast

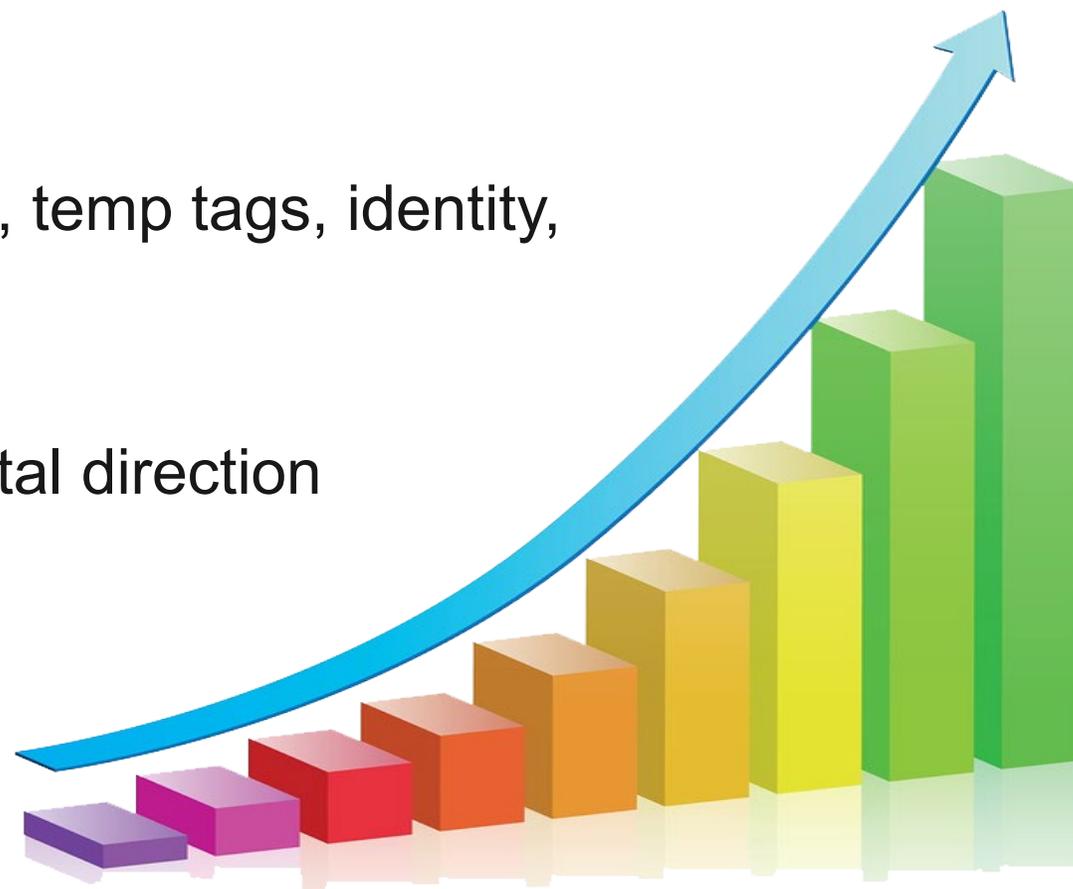


 Number of states live with ELT at that time

 Anticipated number of states that will be live with ELT at that time  
Some could potentially implement in late 2025 or early 2027

# State/DMV Trends

- E-Titling(E-Records Management)
- System Modernization
- Fraud detection in digital transactions, temp tags, identity, vehicle registrations
- Expansion of ELT/ERT
- States are being driven in a more digital direction



# ELT Legislation Overview

(Bills enacted in 2024 session)



- Alaska HB 268 This measure appropriates \$1.5 million to the Department of Administration, Division of Motor Vehicles, for software development, technology infrastructure, training programs, and initial operational expenses for electronic titling and motor vehicle registration for each of fiscal years 2025, 2026, and 2027.
- Colorado HB 1089 This measure requires that by March 31, 2026, the department must establish a system to allow the electronic transmission of registration, lien, and titling information for motor vehicles. The system must support the ability to generate a title and registration for new leased vehicles and the ability to generate a title for a lessee who purchases the lessee's leased vehicle without affecting the lessee's existing registration. On or before January 1, 2027, the system must also support the ability to generate a new registration for a vehicle to a new lessee without modifying the title.
- Connecticut SB 183 This measure applies to electronic issuance of registration and certificates of title. This measure provides that no person, firm, or corporation, except a motor vehicle dealer or a person, firm, or corporation engaging in the business of leasing or renting motor vehicles, shall engage in the business of electronically filing applications for the issuance of a certificate of registration or certificate of title for motor vehicles with the Department of Motor Vehicles (DMV)
- This measure also prohibits an electronic issuance licensee who files an application electronically from charging the owner or lessee of a motor vehicle that is subject to any such application fee in excess of \$25 to file such application electronically.

Bill effective October 1, 2024

# ELT Legislation Overview

(Bills enacted in 2024 session)



- Florida SB 1350 Allows for assignment or transfer of electronic title to Insurance company in total loss  
Bill effective July 1, 2024
- Georgia HB 1100 Under this measure, the commissioner of the department may allow for the maintenance of certificate of title records in electronic format and in a system accessible by authorized users. Electronic evidence of a certificate of title will serve as an accurate depiction of the state-issued certificate of title for a vehicle. The commissioner may allow for the transfer of certificates of title or grant of security interests in electronic format through the system between authorized users.  
Bill effective April 22, 2024
- VA HB1419 This measure provides that a licensed motor vehicle dealer that participates in an online program may choose to sell a motor vehicle electronically by obtaining a title in the dealer's name for resale. The dealer shall disclose the odometer reading to the purchaser using secure power of attorney and in a form approved by the Department.  
Bill effective July 1, 2025
- Maine LD 2072 This measure also provides that If the first lienholder named on the certificate of title participates in the electronic lien titling program, the first lienholder may request that the Secretary of State print a paper certificate of title or certificate of salvage and mail it to an alternate address.  
Bill effective August 9, 2024

# ELT Legislation Overview



- Mississippi HB 1589 This measure provides that any lienholder with a federal Employer Identification Number must electronically transmit the satisfaction and release and discharge of a lien on a motor vehicle to the department within 14 days after the date of the satisfaction of the lien. Any such lienholder who knowingly and willfully fails to transmit the satisfaction and release and discharge of a lien on a motor vehicle within 14 days after the date of the satisfaction is in violation of this measure, and subject to a civil penalty of up to \$250 per violation, which shall be in addition to any other penalty provided.
- This measure also provides that If a lien on a motor vehicle is older than 8 years from the date the lien was placed on the motor vehicle, the lien shall be recorded by the Department in the automated statewide motor vehicle registration system as having been satisfied and released and discharged, unless annually recertified by the lienholder by utilizing the format and transmitting the data required by the Department.  
Bill effective January 1, 2025
- Utah SB 179 This measure directs the State Tax Commission to develop and establish an electronic titling system to process a vehicle title through electronic means by December 31, 2025, for a dealer and by December 31, 2026, for an individual who is not a dealer. The system must: allow all parties to a sale or transfer of a vehicle to transfer a vehicle title by electronic means; allow a lienholder to attach or release a lien; and provide a vehicle title in a secure, digital form.  
Bill effective May 1, 2024
- Tennessee HB 2075 This measure requires the Department of Revenue, on or before June 30, 2026, to procure and implement an electronic lien and title system to be used throughout the state. "Electronic lien and title system" means a program that allows the exchange of lien and title information with lienholders and is used to create, save, alter, and transfer titles to property.  
Bill effective April 22, 2024

# Arizona DMV

Guest speaker

**Jay Chilton - Business Strategy Manager**  
**Arizona Department of Transportation**

# Arizona Electronic Titling

# Issues We Want to Address

## Arizona Out of the Line and Safely on the Road

- Convenience
- Optimization of resources
- Fraud

# What is electronic titling?

Providing electronic methods to  
view and transfer  
vehicle title information

Eventually, eliminating the need for paper titles and paper-based processes

# Solutions Implemented

**ADOT**

## Arizona's Electronic Titling Journey

**2003** Electronic Lien and Title - Voluntary

**2010** Electronic Lien and Title - Mandatory

**2016** Legislation: Laws 2016, Chapter 263

**Summer 2017** Dealer Reassignment Transfer (DRT)

**September 2017** AZ MVD Now: Title Viewer

**February 2018** Abandoned Vehicle Electronic Transfer (AET)

**April 2018** Electronic Title Transfer (ETT)

# Solutions Implemented

**ADOT**

## Dealer Reassignment Transfer



### E-Title Phase I: Electronic Dealer Reassignment Transfer

**ADOT**  
Motor Vehicle Division

#### What is E-Title?

Arizona is moving to a fully electronic titling process for the transfer of ownership of vehicles within the state.

Once fully implemented, no paper titles will be used for titling transactions within Arizona. It is being implemented in multiple phases, with Phase I being the electronic Dealer Reassignment Transfer (DRT) process.

#### DRT Process Applies To...

The electronic Dealer Reassignment Transfer (DRT) process applies to the following transactions:

Customer selling/trading in a vehicle to a dealer (customer-to-dealer)



Dealer-to-dealer reassignments



Dealers will have the ability to record customer-to-dealer and dealer-to-dealer vehicle reassignments electronically which creates a DRT record on MVD's title and registration database to accurately reflect the actual owner of record for the vehicle.

#### Dealer Training

Beginning the week of June 12, 2017, several learning opportunities will be made available, including: Video Tutorial, FAQ, User Guide, Webinars, and Live Classroom Sessions. More details coming soon.

#### Dealer Reassignment Transfer (DRT)

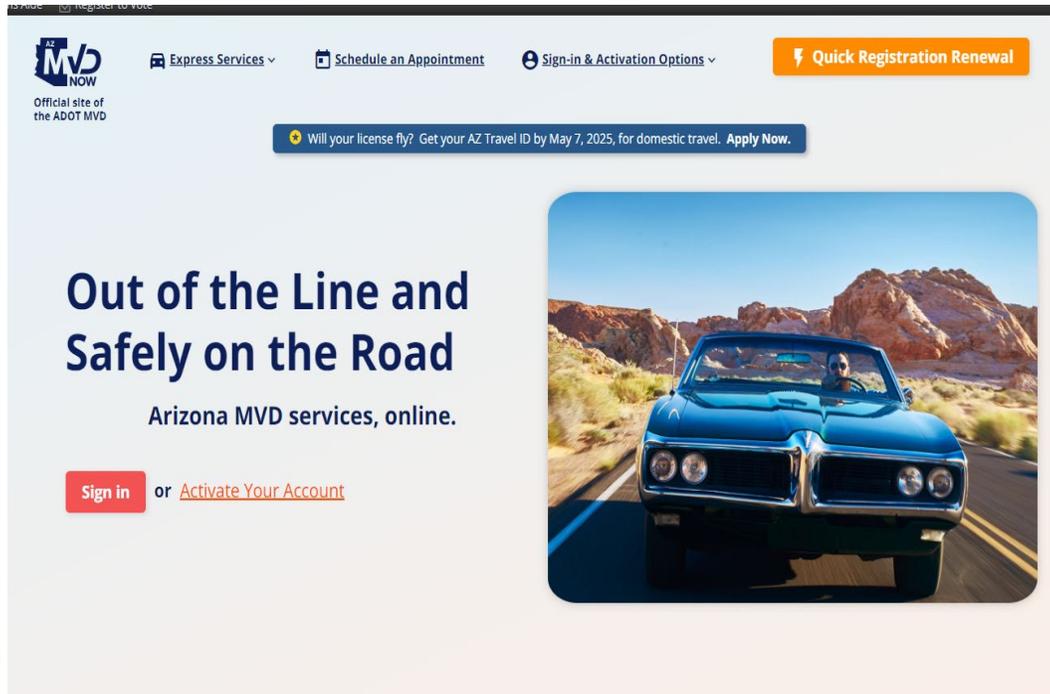
- Is an electronic version of the Dealer Reassignments on the back side of a paper title
- Will be completed using a web application accessible to licensed motor vehicle dealer users
- Will immediately reflect the owner of record in MVD's systems
- Is completed by the dealer accepting a customer trade-in, or by the selling dealer in a dealer-to-dealer reassignment
- Has no limit to the number of dealer to dealer reassignments
- Has no reassignment fees, just as the paper dealer to dealer reassignments have no fees

# Solutions Implemented

ADOT

## Viewing Electronic Title Information

[AZ MVD Now](#)



**Title Information** | Recall Information

[Submit Sold Notice](#) | [Share](#) | [Print](#)

**Transfer Eligibility**

✓ Title does not have any lien(s) or brand(s) and is eligible to transfer.

<b>Vehicle</b>	<b>VIN</b>	<b>Body Style</b>
2005 Toyota Corolla Matrix	2T1KR32E	Hatchback 4 Dr
<b>Fuel Type</b>	<b>Factory List Price</b>	
Gasoline	\$17,070.00	

<b>Title Number</b>	<b>Issue Date</b>	<b>Odometer Reading</b>	<b>Odometer Code</b>
	02/13/2008	21018 Miles	Actual
<b>Previous Title Number</b>	<b>Previous Title State</b>	<b>Previous Issue Date</b>	

**Primary Owners**

**Title Status** ⓘ

<b>Lien</b>	<b>Brand</b>
✓ This vehicle has no liens.	✓ This vehicle has no brands.

This is not a Certificate of Title document. Data is based on ADOT Motor Vehicle Division official records as of 03/01/2024 at 10:48 AM

# Solutions Implemented

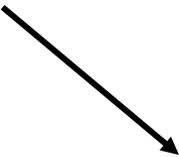
**ADOT**

## Abandoned Vehicle Electronic Transfer (AET)

### Example of the Abandoned Vehicle Process:

MVD receives a request from a tow company to file a vehicle as abandoned. MVD sends notice to the owner, lien holder and any other interested party providing information that they have 30 days to reclaim the vehicle. If the vehicle is not claimed, ownership may be transferred free and clear to the towing company.

**Prior:** ADOT would generate a paper Authorization to Transfer, and then the company would have to visit an office or mail in the paperwork to have the vehicle transferred into its name.



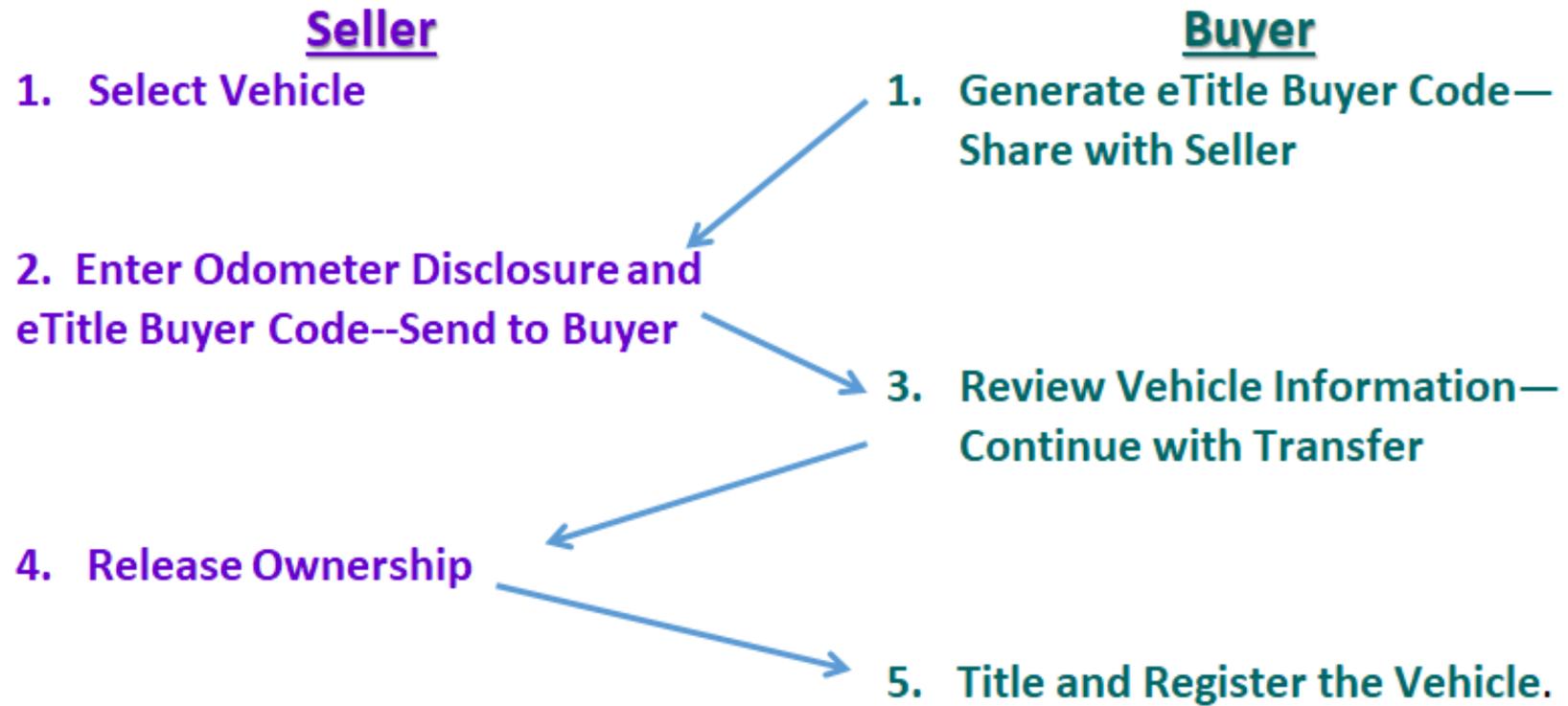
**Now:** In the towing company's AZ MVD Now's Business Suite, the company receives an electronic notice of an Authorization to Transfer, and then the towing company can electronically transfer the vehicle into the company's name.

# Solutions Implemented

## eTitle Transfer

Steps for the Seller and Buyer

**Both: Log into AZ MVD Now and E-ID**



# Lessons Learned

- Flexibility in your statutes
- Understand how stakeholders use the paper title
- Public education

# What Next Steps Are Planned

- Electronic Bill of Sale
- Improve current services
  - Expand to more complicated title transactions
  - Eliminate the reliance on paper
  - Increase customer awareness and comfort
- Pilot an interstate electronic title transfer process

# Break



Return at 10:15 pm

**AAMVA**

## Guest speakers

**Paul Steier - Director, Vehicle Programs  
American Association of Motor Vehicles  
Administrators**

**Steve Young  
SVO Mathtech, INC.**



# Remarketing Subcommittee

**Kevin Park**  
**Remarketing Committee Chair**

[Kpark@iaai.com](mailto:Kpark@iaai.com)

801-690-4971



# Remarketing- Repossession Guide



## IAA REPOSSESSION GUIDE

This document is provided as information only. It does not represent legal advice.  
Please check with your legal department for the appropriate process.



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Rights Reserved |  
Confidential and  
Proprietary



# Remarketing- Repossession Guide

State	Affidavit of Repossession	Title Required in Lienholder Name	Does F/I need a Salvage Title if qualifies for one	Repo Form #
Alabama	Yes	No	No	15-1
Alaska	Yes	No	No	826
Arizona	Yes	No	Yes	48-0902
Arkansas	Yes	No	No	Affidavit of Repossession fo Motor Vehicle
California	Yes	No	Yes	Reg 119
Colorado	Yes	No	No	DR2393
Connecticut	Yes	No	No	H-30
Delaware	Yes	Yes	No	MC 195
District of Co.	Yes	Yes	No	None
Florida	Yes	Yes	No	HSMV 87008 - vessel HSMV 82048 - vehicle
Georgia	Yes	No	No	T-16
Hawaii	Yes	Yes	No	CS-L(MVR) 44 County Specific for Affidvait
Idaho	Yes	No	Yes	ITD 3366
Illinois	Yes	No	Yes	VSD 609.3
Indiana	Yes	Yes	Yes	39738
Iowa	Yes	No	No	411067
Kansas	Yes	Yes	Yes	TR-84
Kentucky	Yes	Yes	No	TC96-192
Louisiana	No	No	No	Affidavit of Repossession
Maine	Yes	No	No	MVT-5
Maryland	Yes	Yes	No	VR-217 (backside of the form)
Massachusetts	Yes	No	No	TTL 105-1119
Michigan	No	Yes	Yes	TR-10
Minnesota	Yes	Yes	Unclear	PS2024
Mississippi	Yes	No	No	78-012-17-8-1-000
Missouri	Yes	Yes	Yes	DOR 5005
Montana	Yes	Yes	Unclear	MV 11



# Remarketing- Repossession Guide

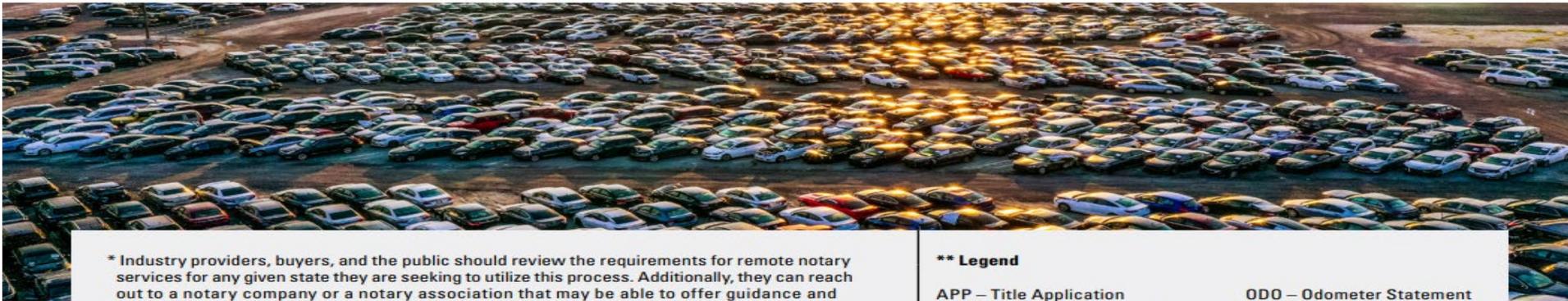
Nebraska	No	Yes	No	Affidavit of Ownership Repossession
Nevada	Yes	No	Yes	VP-020
New Hampshire	Yes	No	No	TDMV 16
New Jersey	Yes	Yes	Yes	OS/SS 55
New Mexico	Yes	No	Yes	MVD 10012
				MV 327
New York	Yes	Yes	No	MV 950
North Carolina	Yes	No	Yes	MVR 3
North Dakota	Yes	No	No	SFN 2880
Ohio	Yes	Yes	Yes	Affidavit of Repossession
Oklahoma	Yes	Yes	Yes	Form 737
Oregon	Yes	No	Yes	735-263
				MV 217
Pennsylvania	Yes	No	Yes	MV 217a
Rhode Island	Yes	No	Yes	Affidavit of Repossession
South Carolina	Yes	No	No	4034
South Dakota	No	Yes	No	Form 1335
Tennessee	Yes	No	Yes	F1312101
Texas	Yes	No	Yes	VTR 264
Utah	Yes	No	No	TC 569B
Vermont	Yes	Yes	No	VT 11i
				VSA-17A for in-state titled VSA 98 if out of state titled
Virginia	Yes	Yes	No	
Washington	Yes	No	Unclear	TD-420-042
West Virginia	Yes	Yes	No	DMV-129-TR
Wisconsin	Yes	Yes	No	MV 2117
Wyoming	Yes	Yes	No	Affidavit of Repossession

# Remarketing- E-Signature and Notary Guide



## IAA NOTARY AND E-SIGNATURE INFORMATION

This document is provided as information only. It does not represent legal advice. Please check with your legal department for the appropriate process.



\* Industry providers, buyers, and the public should review the requirements for remote notary services for any given state they are seeking to utilize this process. Additionally, they can reach out to a notary company or a notary association that may be able to offer guidance and direction. Each state will have its own specific rules and requirements, possibly including where a remote notary must be licensed and physically located when completing the service.

### \*\* Legend

APP – Title Application  
GPOA – General/Limited POA  
SPOA – Secured POA  
AFF – Affidavit/Statement of Fact  
LR – Lien Release

ODO – Odometer Statement  
(must meet Fed rules)  
ROS – Report of Sale  
NOT – Notice of Transfer  
ROL – Release of Liability

# Remarketing- E-Signature and Notary Guide

State	NOTARY				E-SIGNATURE		
	Require Notarized Titles	Require Non-Secure POA Notarized	Allows DMV Remote Notary *	Notary Information	State allows use of e-Signature	Cert of Completion Required	Documents approved for e-Signature **
Alabama	N	N	Y	Must hold a commission from Secretary of State for Remote Online Notary	Y	N	APP, GPOA, AFF
Alaska	N	Y	Y	Remote Online Notary	N	N/A	N/A
Arizona	N	N – If insurance salvage, stolen, and nonrepairable and done via state system Y - For all others	Y	Remote Online Notary	Y – Via the state system or a digital signature pad	N	APP, GPOA, SPOA, ODO
Arkansas	N	N – If we use the State POA form Y – If we use any other POA form	Y	Remote Online Notary	Y	N	APP, GPOA, AFF
California	N	N – If state form Reg260 or Reg262 used	N	Will in 2030 Will recognize Remote Online Notary done in another state now	Y	N	VLF, AFF, REG262 (Approved Insurance Comp)
Colorado	N	Y	Y	Remote Online Notary	Y	N	GPOA, APP, AFF
Connecticut	N	N – Insurance Y – For all others	Y	Remote Online Notary	Y	N	GPOA, APP
Delaware	N	Y	Y	Remote Online Notary	Y	N	GPOA
District of Columbia	N	N	N	Rule making in process, no eta on when the rule will come out	N	N	Jurisdiction has not created the rules required for acceptance of Remote Online Notary
Florida	N	Y – Unless the Limited POA has a perjury statement, then notary is not required	Y	Remote Online Notary	Y	Y	APP, SPOA, GPOA, ODO
Georgia	N	N – If insurance salvage and the document is signed using Level 2 Assurance Y – For all others	N	Can accept Remote Online Notary from another state on that states title	Y	Y	APP, GPOA, Surrender of Plate, AFF of Correction, ODO Discrepancy AFF Will accept SPOA, but all signatures must be done electronically
Hawaii	N	Y	Y	Remote Online Notary	N	N/A	N/A
Idaho	N	Y	Y	Remote Online Notary	Y	N	GPOA
Illinois	N	N	Y	Remote Online Notary	N	N/A	N/A
Indiana	N	Y	Y	Remote Online Notary	Y	N	GPOA, AFF, APP
Iowa	N	Y	Y	Remote Online Notary	Y	N	APP, AFF, GPOA
Kansas	N	N	Y	Remote Online Notary	Y	N	APP, GPOA, AFF



# Remarketing- E-Signature and Notary Guide

State	NOTARY				E-SIGNATURE		
	Require Notarized Titles	Require Non-Secure POA Notarized	Allows DMV Remote Notary *	Notary Information	State allows use of e-Signature	Cert of Completion Required	Documents approved for e-Signature **
Kentucky	N – Insurance Y – For all others	N – Insurance Y – For all others	Y	Remote Online Notary	Y	N	APP, GPOA
Louisiana	N – Insurance Y – For all others	N – Insurance Y – For all others	Y	Remote Online Notary	N	N/A	N/A
Maine	N	Y	Y	Must hold a commission from Secretary of State and Remote Online Notary	N	N/A	N/A
Maryland	N	N	Y	Remote Online Notary	Y	Y	GPOA, APP, AFF, Title
Massachusetts	N	N	Y	Remote Online Notary	Y – If Insurer is approved	N	GPOA, AFF, APP
Michigan	N	N	Y	Remote Online Notary	Y	Y	GPOA, AFF, APP
Minnesota	N	N	Y	Remote Online Notary	Y – Insurance Companies	Y	GPOA, AFF, APP
Mississippi	N	Y	Y	Must hold a commission from Secretary of State and Remote Online Notary	Y	Y	SPOA
Missouri	N	Y	Y	Secretary of State to approve Remote Online Notary software	Y	N	GPOA
Montana	N – Insurance Y – For all others	N – If insurance salvage and using the state form Y – For all others	Y	Remote Online Notary Remote Ink Notary	Y	Y	APP, GPOA
Nebraska	N	Y	Y	Remote Online Notary	Y	N	GPOA, APP, AFF, Title, LR
Nevada	N	Y	Y	Remote Online Notary	Y	Y	SPOA, GPOA
New Hampshire	N	Y	Y	Remote Online Notary	N	N/A	N/A
New Jersey	N	Y – State working on new POA for Insurance	Y	Remote Online Notary	Y	Y	GPOA, ODO
New Mexico	N	Y N – If used for Insurance Title	Y	Remote Online Notary	Y – For Insurance	N/A	GPOA, APP, AFF
New York	N	Y	Y	Remote Online Notary	Y	N/A	POA
North Carolina	N – Insurance Y – For all others	N	Y	Remote Online Notary	Y	Y	GPOA, AFF, APP
North Dakota	N	Y	Y	Remote Online Notary	Y	Y	GPOA, APP
Ohio	N – Insurance or Dealer Y – Casual Private Sale	N – If Insurance or Dealer Y – Casual Private Sale	Y	Remote Online Notary	Y – But county specific	N/A	N/A



# Remarketing- E-Signature and Notary Guide

NOTARY					E-SIGNATURE		
State	Require Notarized Titles	Require Non-Secure POA Notarized	Allows DMV Remote Notary *	Notary Information	State allows use of e-Signature	Cert of Completion Required	Documents approved for e-Signature **
Oklahoma	N – Insurance Y – For all others	N – If the POA is signed with an e-Signature Y – For all others	Y	Remote Online Notary	Y	N	GPOA, APP
Oregon	N	N	Y	Remote Online Notary	N	N/A	N/A
Pennsylvania	N – Insurance Y – For all others	Y – All Limited POA's must be notarized	Y	Remote Online Notary	Y	N	APP, SPOA, GPOA
Rhode Island	N	Y	Y	Remote Online Notary	N	N/A	N/A
South Carolina	N	N	Y	Remote Online Notary	N	N	N/A
South Dakota	N	Y N – If used for Insurance Title	Y	Remote Ink Notary Remote Online Notary	Y – Insurance Companies	Y	GPOA, AFF, APP
Tennessee	N	N	Y	Remote Online Notary	Y	N	GPOA, APP
Texas	N	N	Y	Remote Online Notary	Y	N	SPOA, GPOA, AFF, APP
Utah	N	N	Y	Remote Online Notary	Y	N	APP, GPOA, LR, SPOA, ODO
Vermont	N	Y	Y	Remote Online Notary has not been implemented yet, waiting for guidance from Secretary of State	N	N/A	
Virginia	N	N	Y	Remote Online Notary	Y	N	APP, GPOA
Washington	N	Y	Y	Remote Online Notary	Y	N/A	ROS
West Virginia	N	N	Y	Remote Online Notary	Y	Y	All documents except Title. The Odometer Statement (TM-1) and POA require a Cert of Comp.
Wisconsin	N	N	Y	Remote Online Notary	Y	N	GPOA, APP
Wyoming	Y	Y	Y	Remote Online Notary Remote Ink Notary	Y	N	GPOA
<p>* Industry providers, buyers, and the public should review the requirements for remote notary services for any given state they are seeking to utilize this process. Additionally, they can reach out to a notary company or a notary association that may be able to offer guidance and direction. Each state will have its own specific rules and requirements, possibly including where a remote notary must be licensed and physically located when completing the service.</p>					<p><b>** Legend</b>                      APP – Title Application                      GPOA – General/Limited POA                      SPOA – Secured POA                      AFF – Affidavit/Statement of Fact                      LR – Lien Release                      ODO – Odometer Statement (must meet Fed rules)                      ROS – Report of Sale                      NOT – Notice of Transfer                      ROL – Release of Liability</p>		

Sept 04, 2024



# Remarketing

We need to hold at least 2 calls before next years Annual Meeting. Seeking a reset of the members on the Committee, please reach out to me if you have an interest

[Kpark@iaai.com](mailto:Kpark@iaai.com)

801-690-4971

# Lunch



Working Lunch

# California DMV

## Guest Speakers

**Bernard Soriano- Deputy Director  
California Department of Motor Vehicle**

**Ajay Gupta- Chief Digital Transformation Officer  
California Department of Motor Vehicle**

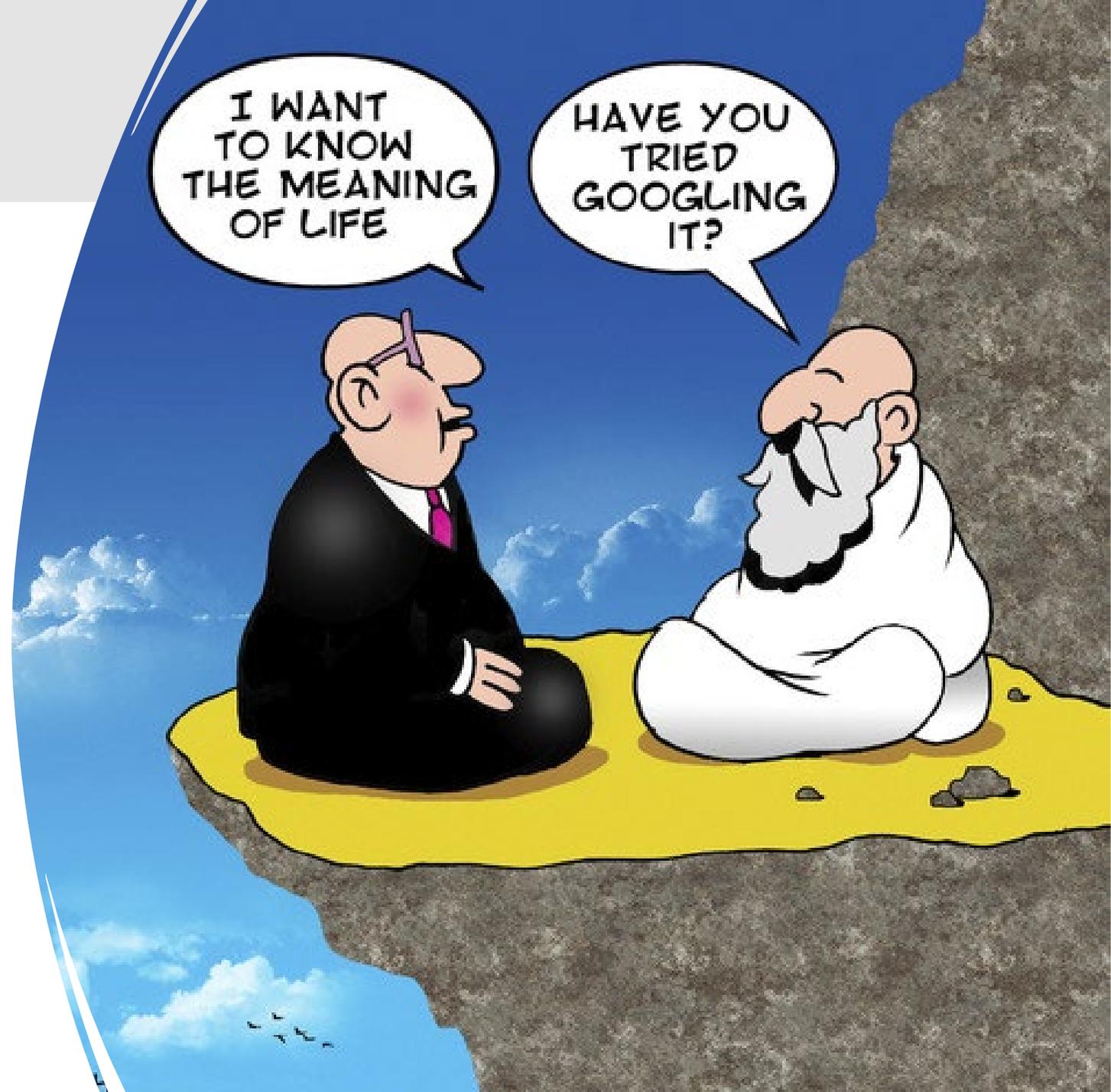


# E-Titles, Digital Titles, and Modernizing the Title and Registration Process

Tony Hall, Carvana | Shane Bigelow, CHAMP Titles

# What the heck does it all mean? How does it work?

- E-Title vs Digital Title
- EVR vs ERT
- E-Titling vs Digital Titling
- Title Clearinghouse and Title Exchange
- Is there any progress?



# What is an E-Title?

# What is an E-Title?

“E-title” can be defined in two ways.

1. Any electronic record of a title that does not result in a printed, paper title. *(However, this is not the true, complete definition.)*
2. Federal definition: an electronic title record that incorporates “an electronic reassignment form or process containing the disclosures required by [the federal odometer regulations] facilitating transfers between transferors and transferees who do not take title to the vehicle” with the NIST Level 2 identity assurance level.



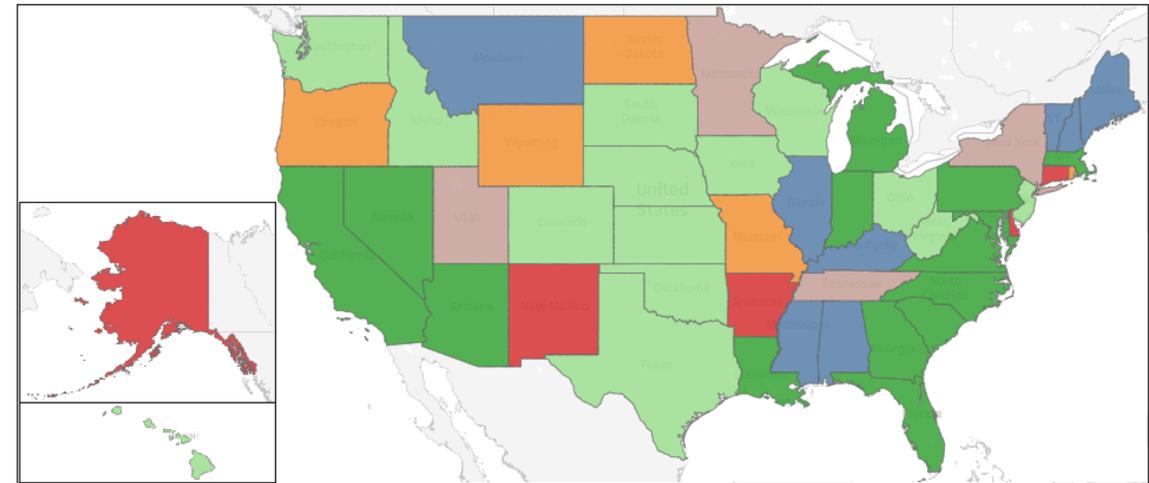
# My State Has That

# Maybe, sorta, but not really

Electronic Lien and Title (ELT) systems are a component of e-titling and is often confused with “e-titling” or “e-titles.”

ELT is the exchange of title and lien data between a DMV and lenders. Typically, no paper title is printed.

Most states have no “functional” transfer activities within ELT systems.



Mandatory	14
Voluntary	14
Other	5
Authorized - Active Initiative	8
Authorized - Not Active	5
No ELT	5



Is the service I use to  
electronically process my  
DMV paperwork e-titling?

# Electronic processing...

Not e-titling

Transmission of data and/or scanned (paper) documents

Historically, called Electronic Vehicle Registration (EVR) or Electronic Registration and Titling (ERT)

New term - “digital titling” – is being used (*more on this later*)

An important service in transition to e-titling

# Electronic Processing

## EVR

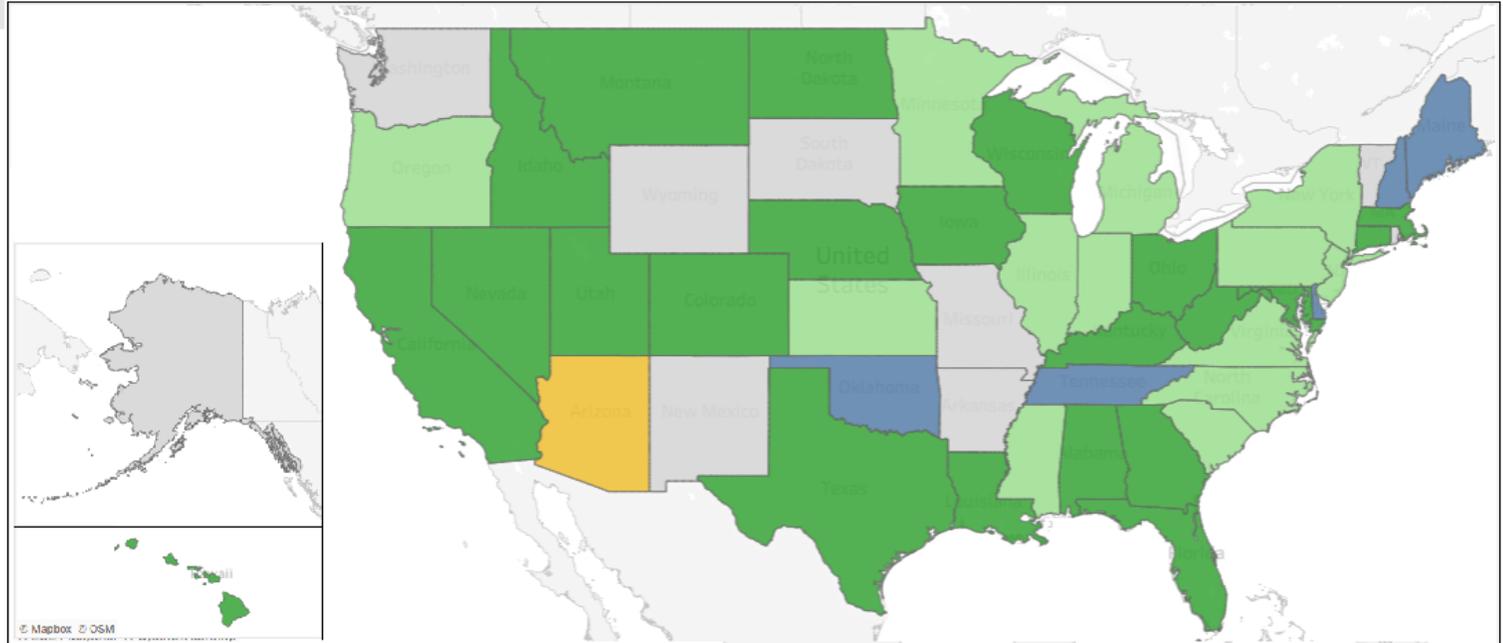
- Data only sent to DMV
- Often associated with temporary registration cards or license plate transfers
- May include title transfer data
- Doesn't include electronic submission of scanned documents
  - Paperwork physically sent to DMV or service provider for processing

## ERT (or EVRT)

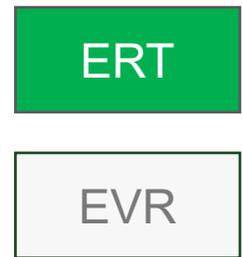
- Enhanced EVR
- Data and scans of documents sent to DMV or service provider
- Physical documents usually retained by dealer



# Electronic Document Processing for Dealers



Yes	22
Data Only	13
Other	1
Active Initiative	5
No	10





Why's it being called  
“digital titling” now?

# Digital Titling

Hyper refined and integrated ERT (ERT on steroids): Digital Titling systems have lots of API integrations and even eliminate the need for paper scans altogether

Digitizing (scanning) completed paper documents for electronic submission

Not to be confused with digital titles or the transferring of digital titles *(more on this later)*

Traditional ERT typically requires manual data entry or limited integrations with DMS

Some systems automate or streamline DMV review



So, what is e-titling,  
then?

# E-Titling

“E-titling” is the act of creating, storing, and transmitting an electronic record of vehicle ownership (the title data [aka “an e-title”]) created and maintained by a state with the ability to electronically transfer the record with a federally compliant odometer disclosure process including identity verification at the NIST Level 2 identity assurance level.

# E-Titling

A true, fully functioning e-titling solution encompasses:

**1. An E-Title**

the creation of an electronic record containing the necessary title data elements (vehicle, ownership, odometer, and brand information);

**2. Electronic Odometer Disclosure Process**

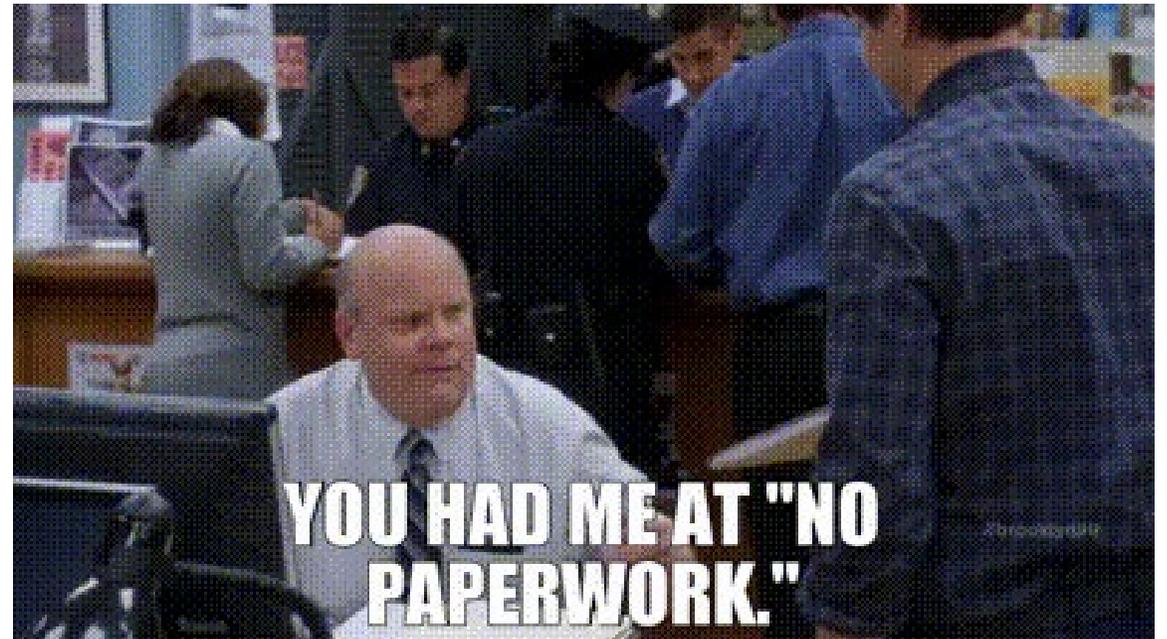
the ability to complete an electronic assignment and reassignments (including the odometer disclosure and acknowledgement when required); and

**3. Identity Management**

verification, validation, and authentication of the transferee and transferor in compliance with Federal Odometer Disclosure Requirements during a transfer of ownership (in-person verification or NIST Level 2 identity assurance).

# in Plain English

The ability to electronically transfer an e-title, inclusive of an electronic odometer disclosure process with the required identity verification.





Ok, so do e-titles or  
e-titling exist?

# yesn't

/jɛs(ə)nt/  
*exclamation*

Well yes, but actually no.

gorillame

- ~ 30 states have ELT programs (no paper title printed)...but can't electronically transfer, so no
- ~ 30 states have EVR or ERT
- ~ 3 to 5 states have true, transferable e-titles (aka e-titling)... but highly limited, so sorta

# E-Titling Examples

**Arizona**

Private party happy path only (~100/month)

**Texas**

ELT to dealer and dealer-to-dealer only → then dealer to purchaser (~0/month)

**West Virginia**

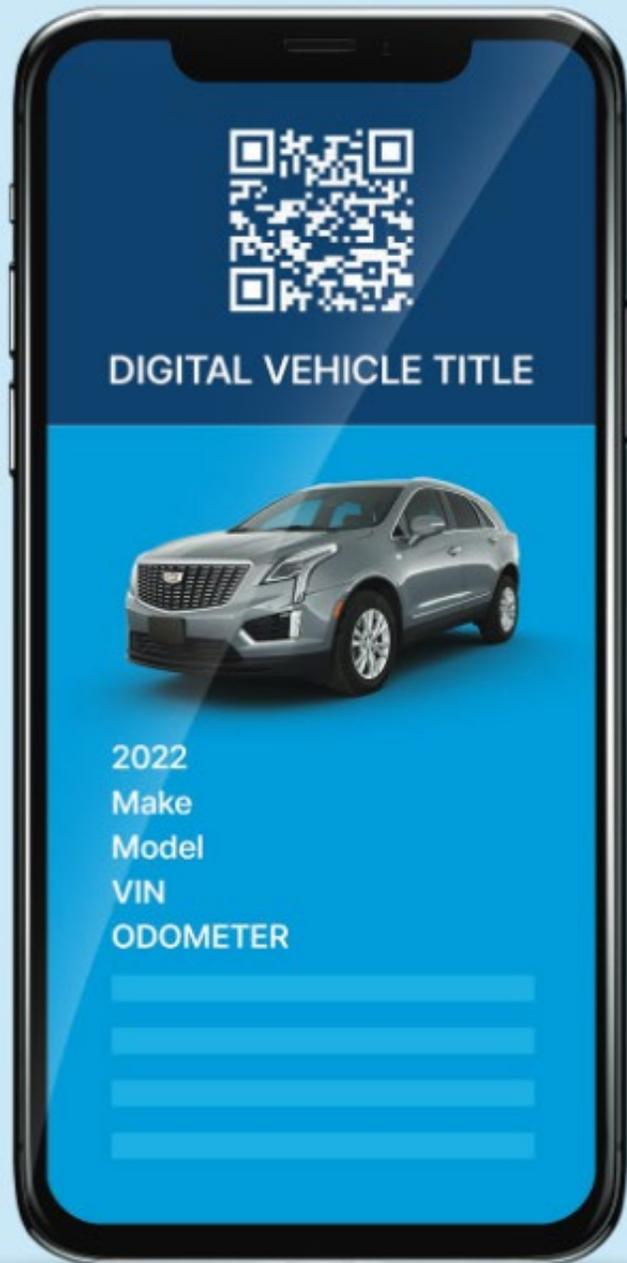
Launched 2024

**Others with some functionality**

Florida (ELT refi), Ohio, Virginia (casual sales)



# What about digital titles...



# Digital Titles

- Visual representation of an e-title (typically on blockchain) → Similar to airplane boarding pass
- Digital asset to facilitate action (e.g., transfer of ownership)....*eventually*
- Stored in Apps or Digital Wallets
- May not be necessary for e-titling, but makes the public feel like they have “something” (aka the flashy “selling” feature)

WEST VIRGINIA DIGITAL TITLE  
2022 Can-AM Maverick MAX

TITLE NUMBER <b>45413149301</b>	ISSUE DATE 04/16/2020
PRIMARY OWNER <b>John Smith</b>	SECONDARY OWNER
VIN 5YJSA1DG9DG9DFP14705	BRAND



Clean

CHAMP CERTIFIED 

# Do they exist?

- West Virginia (~May 2024)
- California (Future)
- Other states exploring/ vendors developing



So, the transfer of digital titles is digital titling, right?

Nope, it's e-titling.

Remember, digital titles are just visual representations of e-titles.

Digital titling = hyper refined ERT.

Digital titling may involve an e-title or digital title but its not always going to be the case.





# National Digital Title Clearinghouse and National Title Exchange

# What are these?

Systems for companies to title their vehicles through an electronic platform, despite the state in which a vehicle may be located, alleviating the time and effort that stems from managing the titling process required in multiple states.

Digital Title Clearinghouse  
 West Virginia (Champ Titles)  
 State service w/ many connectivity options

National Title Exchange  
 Montana (Vitu)  
 Single vendor commercial service



# High Level Overview



Electronic submission of paperwork/data

Hyper refined ERT system



Titles issued in business name

→ E.g., Dealer, fleets, insurance companies  
→ Req.\$250k bond



Not used for retail sales re-titling



Receive title in businesses name

WV has digital title output w/ conversion to paper as needed

# What are the differences?

## Input

- Document requirements

## Output

- Montana:
  - Traditional, printed paper titles
- West Virginia:
  - Traditional, paper title, or
  - E-title w/ digital title
    - Print on demand functionality

STATE OF WEST VIRGINIA		ISSUED: 09/01/2022	
DIGITAL VEHICLE TITLE		BRAND: CLEAN	
VIN: 1FTEE24H0HHA31328	WEIGHT: 8,458	TITLE NUMBER	
YEAR: 2018	CLASS: A	 D12004433	
MAKE: FORD	BODY TYPE:		
MODEL: F150	2DOOR Light truck		
DESCRIPTION: Pickup truck			
ODOMETER READING:		1	2
ODOMETER BRAND:		Actual	
OWNER INFORMATION		LIEN INFORMATION	
Owner(s): John Galt, OR Anne Galt, OR Andrew Galt	Owner(s) Address: 100 Main St. Springfield, OH 45501	First Lien: Wells Fargo Bank 12 Washington St Suite 300 Pittsburgh, PA 12345	Second Lien: None
		Third Lien: None	Fourth Lien: None
		Fifth Lien: None	
60CD8951B2B049FA A8D9AB22D855B53C A6488923E FCA7A39 E699E13C8B151413			Please visit <a href="https://dmv.wv.gov/digitaltitle">https://dmv.wv.gov/digitaltitle</a> or NMVTIS to verify the authenticity of the digital title.
<small>This is a State of West Virginia Vehicle Digital Title. This document represents legal evidence of ownership and must be verified by WVDMV prior to executing title transfers.</small>			
<small>West Virginia Digital Vehicle Title R1.3</small>			

# Landscape of ERT Industry Participants

Dealer Management Systems



ERT & ELT Vendors



Electronic Gateways  
(Title-Registration-Lien-Inquiry)

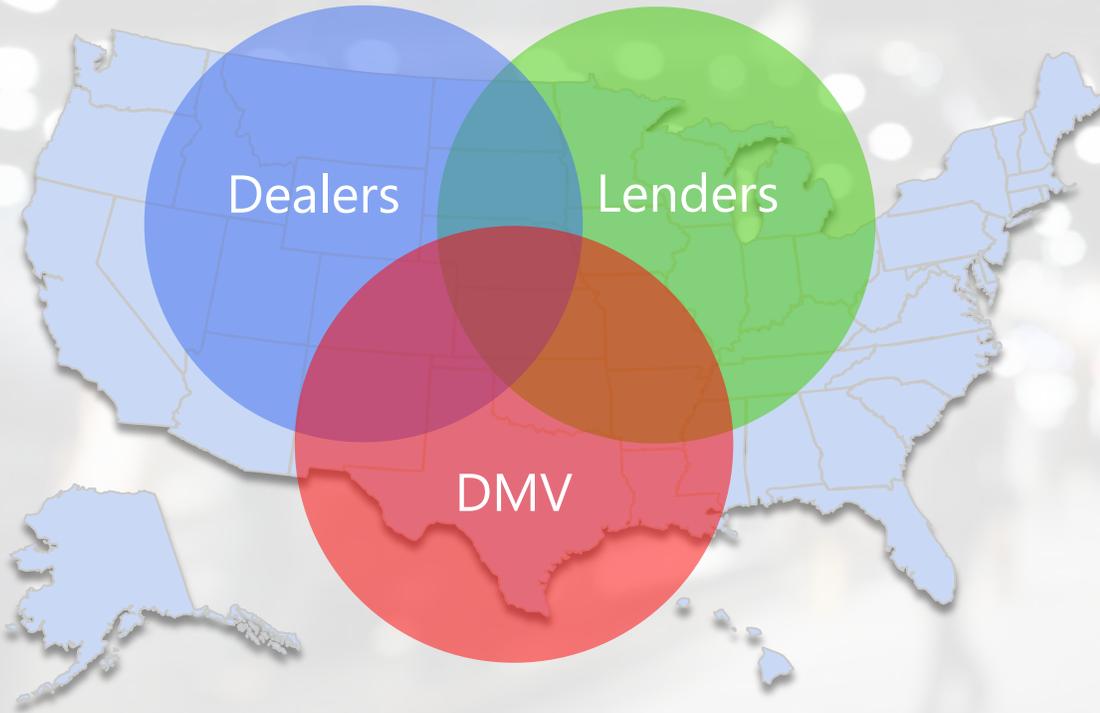


State Title & Registration System of Record



# Opportunities to Maximize the Benefits of ERT

Holistic Approach that Benefits  
DMVs, Dealers, and Lenders



1



Acceptance of E-signatures and Signature Capture on Digital Devices

2



Eliminate the Need to Notarize Documents

3



Provide an Electronic Alternative to Secure Paper Documents, ie POA

4



Allow Scanned Documents to be Evidentiarily Equal to Paper Documents

5



Real-Time Updates of Liens and NMVTIS updates with Common Data

# The Future of ERT with Digital Titles

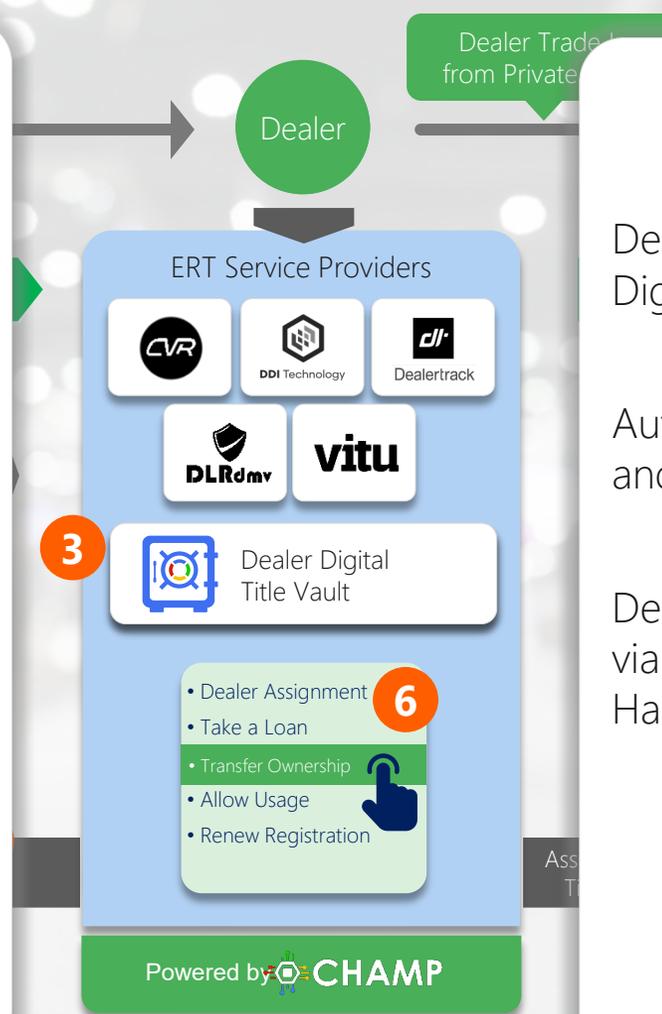
Enabling a Paperless, Real-Time, and Automated Title Processing

## Title Disposition

Dealer Completes Title Transfer to the Buyer Digitally

Title Transfer Agreement, Odometer Disclosure, and Purchase Agreement Occur Digitally By the Buyer

DMV Title Clerk Receives Title Transfer Request and Approves the Transfer with Fees and Taxes Auto Collected



## Title Acquisition

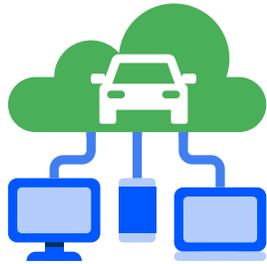
Dealer Title Assignment Occurs Completely Digitally and in Real-Time

Auto Verifies Vehicle Information, Lien Status, and Brand Check

Dealer Stores Digital Titles in Their Digital Vault via ERT Service Provider– Eliminate Paper Handling of Paper Title

# Considerations to Enable the Future of Frictionless Title, Registration, and Lien Transfers

Deploying a State Digital Title & Registration System



vs a Paper Based Systems that Supports Electronic Titling as an Add On

State Systems that are Open and Interoperable

Closed State Systems  
Iowa  
**<20%**  
Adoption rate

Open State Systems  
West Virginia  
**98%**  
Adoption rate

to Ensure Success of the Service Providers and their Dealers

State Systems Focused on Improving Dealers, Lenders, and Consumers' Experiences



vs Focusing on the State Titling Agency

Digitizing Government





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**Thank You**

[tony.hall@carvana.com](mailto:tony.hall@carvana.com) | [shane@champtitles.com](mailto:shane@champtitles.com)

# Next AFSA and NTSF Plenary Meeting Details

**WASHINGTON D.C. at the Salamander Hotel**  
**Tentative NTSF dates October 28-29, 2025**

**Next Title Processing call**  
**Hosted by Cody Henderson, Santander Consumer USA**  
**Wednesday, November 13**