

Fast title services

Electronic Titles (E-Titles) Questions and Answers

- [General Questions](#)
- [Dealer Questions](#)
- [Lienholder and Provider Questions](#)

General Questions

Question	Answer
1. What is an e-title?	Electronic titles or e-titles are motor vehicle, mobile home or vessel titles held in an electronic form by the Department. E-titles prove ownership of a motor vehicle, mobile home or vessel the same way a paper title does.
2. What are the benefits of having an e-title instead of a paper title?	By maintaining the title electronically, the owner eliminates the risk of losing the title and protects it from theft. This will avoid having to obtain a duplicate title that will cost an owner approximately \$75. When an owner does need the paper title, they can simply visit their local Tax Collector's office or order the title via the Department's website at www.flhsmv.gov and obtain the paper title. The service fee is \$2.50 (or \$10 for expedited service available at some Tax Collector offices). Paper titles are usually only needed when the owner is selling the vehicle or otherwise transferring title to the vehicle.
3. Can I sell my vehicle without a paper title?	This depends. If you are selling the vehicle or trading it into a Florida licensed dealer, you may be able to do so without having the title converted to paper. If you are selling to another individual (casual sale) you will be required to print the title to transfer ownership.
4. How do I get a paper title if my title is currently electronic?	You can order the title via the Department's website at www.flhsmv.gov . There is a \$2.50 service fee for printing and mailing. You can also visit your local Tax Collector office. Many offices can provide you the paper title during your visit for a \$10 expedited service fee. Click here for a list of Tax Collector offices.
5. If I have a paper title, can I convert it to an e-title?	Not at this time. Once a title paper is printed, we are unable to convert it back to an e-title.
6. What is an Electronic Lien Title?	This is where there is an e-title with an electronic lien on the vehicle.
7. What is the difference between an e-title and an Electronic Lien Title?	The designation of ELT only applies while there is an active electronic lien on an e-title. For both an e-title and ELT, a paper title has NOT been printed.
8. A vehicle owner had an Electronic Lien Title (ELT) and satisfied the lien. The title is currently an e-title. Can the owner request that the title be mailed to an address other than the mailing address on record through the DMV website?	No. As a security measure, when the request to print the title is made through the Department's website, the title will be mailed to the primary owner's address reflected on the DMV record. However, if the owner first changes the address on the DMV record, the title will be sent to the new address.
9. A vehicle owner had an Electronic Lien Title and has satisfied the lien. The title is currently an e-title. Can the owner apply for a fast title at the Tax Collector's Office?	Yes. The owner must present picture identification or send a representative with identification and a Power of Attorney plus the \$10 fee. This will be processed through the Print Electronic Title transaction.
10. A vehicle owner satisfies their lien, but has since moved out of state. Will the title be printed and mailed to the owner?	To obtain the paper title, the out-of-state owner must request it via the Department's website at www.flhsmv.gov . There is a \$2.50 service fee to print and mail the title.
11. An owner has an e-title and has requested the paper title be printed but did not receive the paper title. Can a duplicate title be issued to the customer at no charge, and would a duplicate title application (HSMV 82101) be required?	Once a paper title is printed, the same rules apply as they do to any paper title. We would need a completed HSMV 82101 and there would be no charge if the duplicate title was applied for within 180 (but not less than 20) days of the date of issue. If a return title stop is reflected on DMV records, an HSMV 82101 is not required.
12. Can a customer call DMV on the phone and request an e-title be printed?	No. The customer must use the Department's website, located at www.flhsmv.gov , or visit their local Tax Collector's office.
13. A title has an electronic lien, but the owner brings in a lien satisfaction from the lienholder. Can a paper title be printed for the \$10 fast title fee at a Tax Collector's Office?	No. The ELT lienholder must satisfy the lien electronically.

-
1. How can I verify whether a title is an e-title or an ELT?
- www.flhsmv.gov - Click on "Motor Vehicle Check"
 - Electronic Filing System (EFS) dealers can retrieve the information online.
-
2. My customer is trading in a vehicle, but does not have the title. I have verified there is no lien recorded on the vehicle and there is no e-title. Will I need to apply for a duplicate title and process the paperwork as usual?
- Yes. Your customer will need to complete a Duplicate Title Application ([HSMV 82101](#)) and the paperwork will be processed as usual.
-
3. I have verified there is a lien, the lienholder has a paper title, and there is no electronic lien. Do I need the paper title to transfer ownership to a new buyer?
- Yes. The lienholder will need to mail you the paper title.
-
4. Do I need a paper title to sell the vehicle through a Florida auction?
- There may be occasions where the auction will require a paper title. In those cases, the documentation you have completed at the initiation of the trade-in process will dictate in whose name the title will be printed.
- If the customer that traded the vehicle completed form [HSMV 82995](#) (Secure Power of Attorney), the dealer may have the title printed in the owner's name through their local Tax Collector's office. The dealer would then use the HSMV 82995 to complete the transfer on the paper title.
 - If the customer that traded the vehicle completed form [HSMV 82994](#), the auction can transfer ownership without first obtaining a paper title.
-
5. If there is an electronic lien on the title, would the dealer need to wait for a paper title to be printed before ownership can be transferred to a new retail purchaser or to another dealer?
- If the lien is electronic, a paper title will not be printed when the lien is satisfied. Once verification is received that the lien is satisfied, the dealer can transfer ownership to another dealer or retail purchaser. Ownership can be transferred to the dealer, by having the customer trading the vehicle complete an HSMV 82994. Reassignments may continue through Florida dealers by using [HSMV 82994](#).
-
6. Do I need a paper title to sell a vehicle to an out-of-state resident that will be titling and registering the vehicle in their own state?
- Yes, a paper title will need to be provided to the purchaser if the vehicle is to be titled out-of-state. The documentation you have completed at the initiation of the trade-in process will dictate in whose name the title will be printed.
- If the customer that traded the vehicle completed form HSMV 82995 (Secure Power of Attorney), the dealer may have the title printed in the owner's name through their local Tax Collector's office. The dealer would then use the [HSMV 82995](#) to complete the transfer on the paper title.
 - If the customer that traded the vehicle completed form HSMV 82994, the title must be applied for in the dealer's name by submitting [HSMV 82040](#), in the dealer's name, along with HSMV 82994.
-
7. If the customer that traded the vehicle did not complete an HSMV 82994 reassigning ownership to the dealer, but the customer did complete form HSMV 82995, and the dealership wants to keep the title electronic, can the dealership complete the HSMV 82994 for the customer?
- Yes. The dealer may use the [HSMV 82995](#) to reassign ownership to the dealer and transfer the odometer disclosure onto the [HSMV 82994](#). NOTE: If a subsequent dealer that the title was reassigned to sells the vehicle to an out of state customer or decides to sell the vehicle at auction and needs to obtain a paper title, the dealer the vehicle was last reassigned to, must take title in their name. The dealer must submit an [HSMV 82040](#), in the dealer's name, along with ALL HSMV 82994s.
-

Lienholder and Provider Questions

[Back to top of page](#)

Question	Answer
1. What is a Lienholder?	A lienholder is someone that has a security interest in your vehicle. Usually this is the bank or financial institution you owe money to for your vehicle. The lienholder possesses the certificate of title until the lien is satisfied, or paid off.
2. What is an ELT Lienholder?	An ELT Lienholder is one who has the titles to their vehicles held electronically by the Department.
3. What is an ELT Provider?	An ELT provider is an entity that has entered into a written agreement with the Department to provide electronic title and lien services for ELT lienholders.
4. There is no lien currently on the vehicle and the title is being held in the customer's name electronically. My customer is borrowing money from me. The title is an e-title and there are no liens on the vehicle. How do I add my lien now since the customer does not have the title?	<p>A. This first thing you must do is verify that the title status is an e-title. You may verify this at:</p> <ul style="list-style-type: none"> • www.flhsmv.gov - Click on "Motor Vehicle Check" • Electronic Filing System (EFS) dealers can retrieve the information online. <p>B. Print the information found.</p> <p>C. Once you see that the title is an e-title, have your customer sign the HSMV 82139 Notice of Lien.</p> <p>D. Submit the HSMV 82139, the printout of the title status and appropriate fee to the Tax Collector's office. The lien will be added and show you as the lienholder. In this scenario, you will not submit a paper title. If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an Electronic Lienholder Title (ELT). Otherwise, the title will be mailed to you as the lienholder.</p>
5. If I am an ELT Provider, how will I pay the \$2.50 paper title service fee to the Department?	As each convert to paper request is processed the Department will keep track of the request received by each ELT vendor. The charges will be totaled each day and the amount due will be sent to Bank of America. Each ELT vendor will make payment through Bank of America's Remote Payment Online system.
6. How do I request a paper title?	Lienholders should request paper titles through their ELT Third Party Provider. Effective September 1, 2009, a \$2.50 service fee is required for all titles printed (per Florida Statute).
7. What do I do if there is a lien with another financial institution, the title is paper and I am paying off the lien for my customer?	<p>A. Pay the other financial institution and request the title to be mailed to you.</p> <p>B. Submit the HSMV 82139, the title and appropriate fee to the Tax Collector's office. The lien will be added and show you as the lienholder. If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an ELT. Otherwise, the title will be mailed to you as the lienholder.</p>
8. What transactions will require the ELT provider to be responsible for paying the \$2.50 paper title service fee?	Transactions with the Print Title flag set to "T" will require payment of the \$2.50 service fee. At this time this will include "LS" (Release lien from title) and "LP" (Request for Paper Title with Lien) transactions.

9. **What do I do if there is a lien with another financial institution and the title is being held electronically as an Electronic Lienholder Title; and I am paying off the lien for my customer?**
- A. Verify that the title status is an ELT.
B. Print the information found.
C. Once you see that the title is an ELT, have your customer sign the [HSMV 82139](#) Notice of Lien.
D. Pay the other financial institution and request the lien satisfaction notice be sent to your company. Within 24 to 48 hours after DMV receives the lien satisfaction from that Electronic Lienholder, the title status on DMV records will convert to an e-title.
E. Submit the [HSMV 82139](#), the printout of the title status and a [appropriate fee](#) to the Tax Collector's office. The lien will be added and show you as the lienholder. In this scenario, you will not submit a paper title. If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an ELT. Otherwise, the title will be mailed to you as the lienholder.
-
10. **Is there a way to get a repossession title without first obtaining a paper title?**
- Per DMV Procedure [TL-23](#) the lender would complete Form [HSMV 82040](#) and mark the application to keep it electronic.
-
11. **Is there a way for the consumer to do a name change without first getting a paper title?**
- Name changes don't require the title to be reissued. When the customer changes their name on their Florida driver license or identification card, the new name will be reflected on the title record. When the lien is subsequently released or a request for paper title is made, the new name will be printed on the title.
-
12. **Will the Department continue to print a title for lien satisfactions when the owner's address or the mail-to address is out of state?**
- The title will remain electronic until the owner goes online and requests the paper title and pays the \$2.50 service fee.
-
13. **If we send a transaction and there is an error, will the charge apply?**
- No.
-
14. **Are ELT providers required to offer lenders the opportunity to request a paper title when a LS transaction is transmitted?**
- That would be up to the service provider. The default is to keep the title electronic. If a service provider did not offer that service, then all titles after a LS transaction would remain electronic. Therefore, the customer would have to go online themselves to obtain the title.
-
15. **Will out of state dealers and lenders be able to get a paper title from the DMV website?**
- The customer would have to request the title and give it to the dealer.