



# Electronic Lien Informational Guide

Indiana Bureau of Motor Vehicles





# Indiana Electronic Lien Informational Guide

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## Introduction

### Introduction to Indiana's Electronic Lien System

Electronic lien, commonly referred to as ELT or E-lien, allows jurisdictions to issue and maintain titles in an electronic format rather than printing a title on secure paper.

### Benefits of E-Lien

This program is beneficial to both the customer and the Bureau of Motor Vehicles by:

- expediting the release of liens and printing of titles
- reducing title storage and retrieval costs
- decreasing the risk of fraud
- improving accuracy
- laying the groundwork for all electronic e-titling solutions (July 2025)
- no chance of lienholder losing the title as it is in electronic format.
  - eliminates risk of losing titles due to fire, flood, theft, or by being misplaced.

### How E-Lien Works

The BMV contracts with E-lien Service Providers, who provide an interface for lienholders to interact with their electronic title records. When a title is issued with a participating E-lien lienholder as the primary lien, all E-lien lienholders associated with the title receive an electronic lien notification. When the vehicle's lien is satisfied, the lienholder electronically notifies the BMV in the form of an electronic lien release. A new title is automatically processed to remove the lien. If additional liens remain, the system determines if the title should remain electronic or be printed and mailed to the new primary lienholder. If no liens remain, the title is printed and mailed to the vehicle owner at the address on file with BMV or at an address provided by the lienholder at the time of the lien release. Indiana law states that participation in Indiana's E-lien program was voluntary until June 30, 2023, but is now mandatory for individuals and lienholders who conduct at least 12 lien transactions annually in Indiana.

## Lenders

### Participating Lenders

A participating lender is a company that has a contract with an approved service provider to conduct E-lien transactions. The BMV works directly with service providers to manage lienholder transactions. To enroll, a lender must submit an [enrollment application](#) to their service provider. The service provider then forwards to the BMV the enrollment application and other required documents. The BMV reviews the application and, upon approval, assigns an ELT ID number. This process may take up to 10 days from the BMV's receipt of a lender application from a service provider. The service provider informs the lender of their ELT ID. A list of ELT participants, along with their ELT ID numbers, is posted and maintained on the [in.gov/bmv](http://in.gov/bmv) website.

### Transaction Type Codes

LN	Lien Notification
TC	Title Change Notification
SLR	Success Lien Release
ELR	Reject Lien Release
SCP	Success Convert to Paper
ECP	Reject Convert to Paper
SCE	Success Convert to Electronic
ECE	Reject Convert to Electronic

LR	Lien Release
CP	Convert to Paper
CE	Convert to Electronic
CB	Convert to Electronic Batch
SLN	Success Lien Notification
ELN	Reject Lien Notification
STC	Success Title Change
ETC	Reject Title Change

## **E-Lien Service Providers**

### **Participating E-Lien Service Providers**

An E-lien service provider is required to develop an interface with the BMV's E-lien system that will be used by lienholders to electronically manage their title records. Service providers who wish to offer these services must first submit an [application](#). After the application has been approved, the service provider must contract with BMV before moving into development and testing. After a contract is executed between BMV and the service provider, a kick-off meeting will be held to outline the certification process.

To support service providers in developing a connection that meets the requirements of the E-lien program, the BMV created a set of Program Requirements and Technical Specifications. During the kickoff meeting, the BMV will grant service provider users access to a collaboration site that serves as a communication hub between service providers and BMV staff. Upon completion of an application and execution of a contract, each service provider is required to demonstrate they meet E-lien's Program Requirements and complete the certification testing of their system prior to BMV granting the provider access to the production system.

Once access to production has been granted, the BMV begins onboarding the lienholders the provider identifies. The provider must provide a DPPA Information Access Agreement signed by a representative of each lienholder they wish to enroll in the program. This document can be found in the service provider contract, labeled "Attachment B.

### **Program Requirements for Service Provider**

The [Program Requirements](#) set forth the qualifications with which a service provider must comply to participate in the BMV E-lien Program.

### **Service Provider Technical Specification Document**

The [Service Provider Technical Specification](#) document provides a blueprint for service providers to use when developing a system that will be used to connect to Indiana's E-Lien system.

## E-lien Vehicle Owners

### Vehicle Owners – Need to Know

When your auto loan is paid off, your lienholder will release the lien electronically (if your title is an electronic title). Once the lien is released, and if no other lien is listed on the title record, the title will be printed and mailed either to you or the special mailing address where the lienholder requested the title be mailed. If there is a secondary lien listed that is not an E-lien, this lien becomes primary. The title is then printed and mailed to the lienholder. If the new primary lien is an E-lien the title will remain electronic. If selling or trading a vehicle and the title is electronic, contact the lienholder. The lienholder will inform you of the next steps.

### Vehicle Owners Relocating

If moving out-of-state and the title for your vehicle is electronic, notify the lienholder you are moving to another state. The lienholder must request a paper title. The BMV will print a paper title and mail it to the address the lienholder provided.

If you are moving to Indiana and the title is currently electronic in your previous state, visit an Indiana license branch to begin the Indiana titling process. Inform the associate you moved to Indiana from another state and want to request your vehicle's title from your lienholder.

Prior to visiting the Indiana license branch, you may complete sections 2 through 5 of [State Form 1014 – Request for Title](#). Your local branch will complete section 1 and mail the form to your lienholder. You are **not required** to complete the form prior to visiting the branch but doing so will greatly increase the efficiency of your visit.

Upon receipt of this request from the Indiana BMV, your lienholder must obtain a paper title from the motor vehicle agency in your previous state. The paper title must be mailed directly to your local Indiana license branch for processing. If your lienholder participates in Indiana's E-lien program, the title will be issued as an electronic title.

# Dealer E-lien Information

## Dealers – Need to Know

If you are a dealer and will also be a lienholder on 12 or more vehicles in the state of Indiana (e.g., buy here/pay here), you must be enrolled in the E-lien program.

When submitting title paperwork, be aware of the changes that have been made to title applications. [State Form 205 – Application for Certificate of Title for a Vehicle](#) and [State Form 38529 – Application for Certificate of Watercraft Title](#) have been revised with a new field to capture the Electronic Lien and Title (ELT) Identification Number. The newest versions must be used when submitting title paperwork.

When a vehicle is sold, any lienholder participating in the E-lien program must provide their ELT ID number on the title application or on separate letter. The newest title form must be used when doing any title transactions. If title paperwork is submitted without an ELT ID number on the title application for a vehicle subject to a lien, the title will be issued on secure title paper and the lienholder will not be able to access the title electronically.

### State Form 205 Application for Certificate of Title for a Vehicle

**APPLICATION FOR CERTIFICATE OF TITLE FOR A VEHICLE**  
State Form 205 (01/11) (2/20)  
INDIANA BUREAU OF MOTOR VEHICLES

\*This agency is requesting disclosure of your Social Security Number / Federal Identification Number in accordance with IC 4-1-8-1. Disclosure is mandatory, and this record cannot be processed without it.  
\*This agency is requesting disclosure of your Driver's License Number and Date of Birth in accordance with IC 4-1-8-1. Disclosure is mandatory, and this record cannot be processed without it.

To be completed by a police officer, BMV official, or BMV certified dealer agree for out-of-state titles. I hereby certify that I personally examined the following vehicle and find the identification number to be as follows.

I swear or affirm that I am authorized to perform this transaction, and I agree to indemnify and hold harmless the Indiana BMV from any and all liability arising from this transaction.

I swear or affirm that the information that I have entered on this form is correct. I understand that making a false statement on this form may constitute the crime of perjury.

Vehicle Identification Number: \_\_\_\_\_

Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Type: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

Inspector's Printed Name and Title: \_\_\_\_\_ City: \_\_\_\_\_

Inspector's Signature: \_\_\_\_\_ Badge, Branch, or Dealer Plate Number: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Applicant Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date (mm/dd/yyyy): \_\_\_\_\_

Transaction Number: \_\_\_\_\_ Branch Number: \_\_\_\_\_ Invoice Number: \_\_\_\_\_ BMV Use Only

Social Security Number / Federal Identification Number: \_\_\_\_\_ Name of Applicant: \_\_\_\_\_ BMV Use Only

Residence Address (number and street): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Vehicle Identification Number: \_\_\_\_\_ Vehicle Year: \_\_\_\_\_ Vehicle Make: \_\_\_\_\_ Vehicle Model: \_\_\_\_\_ Vehicle Type: \_\_\_\_\_ Color: \_\_\_\_\_

Former Title Number: \_\_\_\_\_ Purchase Date (mm/dd/yyyy): \_\_\_\_\_ Lien (Y/N): \_\_\_\_\_ Speed (Y/N): \_\_\_\_\_ Dealer Number: \_\_\_\_\_ BMV Use Only

Electronic Lien and Title (ELT) Identification Number: \_\_\_\_\_ Holder of First Lien, Mortgage, or Other Encumbrance: \_\_\_\_\_ Special Mailing Address: \_\_\_\_\_  
Mailing Address (number and street): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ BMV Use Only

Electronic Lien and Title (ELT) Identification Number: \_\_\_\_\_ Holder of Second Lien, Mortgage, or Other Encumbrance: \_\_\_\_\_  
Mailing Address (number and street): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ BMV Use Only

License Number: \_\_\_\_\_ License Year: \_\_\_\_\_ Form Used: \_\_\_\_\_

Gross Retail and Use Tax Affidavit - I/We hereby certify that sales or use tax on this vehicle was paid as indicated below.

Selling Price	Less Trade-In/Discount	Amount Subject to Tax	Amount of Tax	Dealer	Branch	Exempt	Exemption Code
\$	\$	\$	\$				

### State Form 38529 Application for Certificate of Watercraft Title

**APPLICATION FOR CERTIFICATE OF WATERCRAFT TITLE**  
State Form 38529 (01/11) (10/11)  
INDIANA BUREAU OF MOTOR VEHICLES

\*This agency is requesting disclosure of your Social Security Number / Federal Identification Number in accordance with IC 4-1-8-1. Disclosure is mandatory, and this record cannot be processed without it.  
\*This agency is requesting disclosure of your Driver's License Number and Date of Birth in accordance with IC 4-1-8-1. Disclosure is mandatory, and this record cannot be processed without it.

To be completed by a police officer, BMV official, or BMV certified dealer agree for out-of-state titles. I hereby certify that I personally examined the following watercraft and find the identification number to be as follows.

I swear or affirm that I am authorized to perform this transaction, and I agree to indemnify and hold harmless the Indiana BMV from any and all liability arising from this transaction.

I swear or affirm that the information that I have entered on this form is correct. I understand that making a false statement on this form may constitute the crime of perjury.

Watercraft Identification Number: \_\_\_\_\_

Year: \_\_\_\_\_ State: \_\_\_\_\_ Registration Number: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

Inspector's Printed Name and Title: \_\_\_\_\_ City: \_\_\_\_\_

Inspector's Signature: \_\_\_\_\_ Badge, Branch, or Dealer Plate Number: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Applicant Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date (mm/dd/yyyy): \_\_\_\_\_

Transaction Number: \_\_\_\_\_ Branch Number: \_\_\_\_\_ Invoice Number: \_\_\_\_\_ BMV Use Only

Registration Number: \_\_\_\_\_ Former Title Number: \_\_\_\_\_ Purchase Date (mm/dd/yyyy): \_\_\_\_\_ State: \_\_\_\_\_

Series or Model: \_\_\_\_\_ Hull Identification Number: \_\_\_\_\_ Length: \_\_\_\_\_ Year: \_\_\_\_\_ Hull Type: \_\_\_\_\_

Watercraft Type: \_\_\_\_\_ Watercraft Use: \_\_\_\_\_ Propulsion Type: \_\_\_\_\_ Fuel Type: \_\_\_\_\_

Social Security Number / Federal Identification Number: \_\_\_\_\_ Driver's License Number: \_\_\_\_\_ Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Marital Status: \_\_\_\_\_ Applicant's County of Residence: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_ Street Address (number and street): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Electronic Lien and Title (ELT) Identification Number: \_\_\_\_\_ Holder of First Lien, Mortgage, or Other Encumbrance: \_\_\_\_\_ Special Mailing Address: \_\_\_\_\_  
Mailing Address (number and street): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ BMV Use Only

Electronic Lien and Title (ELT) Identification Number: \_\_\_\_\_ Holder of Second Lien, Mortgage, or Other Encumbrance: \_\_\_\_\_  
Mailing Address (number and street): \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ Dealer Number: \_\_\_\_\_

Gross Retail and Use Tax Affidavit - I/We hereby certify that sales or use tax on this watercraft was paid as indicated below.

Selling Price	Less Trade-In/Discount	Amount Subject to Tax	Amount of Tax	Dealer	Branch	Exempt	Exemption Code
\$	\$	\$	\$				

## URLs/Links

Our website and forms will be updated with the most current E-lien information. Forms can be downloaded and accessed at any time.

1. **Program Requirements**  
[E-Lien Program Requirements \(in.gov\)](#)
2. **Technical Specifications**  
[E-Lien Service Provider Technical Specification Document](#)
3. **Insurance Requirements**  
[E-Lien Insurance Requirements](#)
4. **Information Security Framework**  
[IOT Vendor Engagement - Security Framework](#)
5. [Application for Certificate of Watercraft Title – State Form 38529](#)
6. [Request for Title – State Form 1014](#)
7. [Bureau of Motor Vehicles Website](#)

## Contact Information



**Bureau of Motor Vehicles**  
Email: [ELThelpdesk@bmv.in.gov](mailto:ELThelpdesk@bmv.in.gov)