

# **DOR's E-Lien Program**

The Department of Revenue (DOR) will go live with a new motor vehicle services E-Lien program beginning January 1, 2025. Lienholders will have the opportunity to request a Mississippi title with an electronic lien.

#### **For Lienholders with a FEIN**

All lienholders with a Federal Employer Identification Number (FEIN) are now required to release liens electronically within 14 days of satisfaction. If a lienholder fails to electronically release a lien within 14 days, then a \$250 penalty can be assessed for each incident.

It is also mandatory that lienholders use one of DOR's approved Service Providers in order to submit a lien release; a list of the service providers can be accessed on the DOR website at: <a href="https://www.dor.ms.gov/tags-and-titles/current-approved-service-provider-list">https://www.dor.ms.gov/tags-and-titles/current-approved-service-provider-list</a>.

For lienholders that currently have a paper title, and the lien needs to be released, they must sign the lien satisfaction on the front of the title and provide title to their customer. The lienholder will then send an electronic notification to DOR to release the lien. DOR will release the lien in the state system and not issue a new title. There is no fee required.

For lienholders adding a lien to a new title record, the designated agent will submit the title application to DOR for the request. Once the title is processed, the service provider will receive an electronic title record which will be held on behalf of the lienholder until the lien is satisfied. The fee will be \$9.00.

## **For Metal Processing Businesses**

Metal processing businesses are required to check the lien status of every vehicle that is a potential purchase. If the lien is still in the state system, metal processors cannot purchase the vehicle.

## For Vehicles Older than Eight Years Old

DOR has also implemented a process to recertify liens that are older than eight (8) years old. Active liens older than 8 years old that have not been satisfied must now be recertified. Recertification began in September and the deadline to be recertified was December 1, 2024. For any liens that are not recertified, DOR will automatically remove those liens from the state system. The lien recertification process will occur annually beginning in July and end December 1<sup>st</sup> each year.

#### **Notification**

A banner has been placed on DOR's e-Services site to notify lienholders of the updated changes regarding releasing liens electronically. Web notices have been sent out to those who have an active web logon; lienholders without a web logon should receive a letter via mail by no later than December 31, 2024.

## **Frequently Asked Questions**

Listed below are some of the FAQs received from lienholders and Service Providers regarding recertifications:

Q. Is there a fee to recertify liens?

A. No. There is no fee to recertify liens.

Q. How do I get a list of the VINs that need to be recertified?

A. You will need the letter ID provided on the letter dated September 9, 2024, and a list of VINs will be located on our website <a href="http://mves.dor.ms.gov/">http://mves.dor.ms.gov/</a> under the Lien Recertification section.

Q. Why did I receive a letter?

A. Our system still shows the business listed as the lienholder on the title record. If you feel that you have received a letter but have no liens listed, then please disregard the letter. DOR will automatically remove the lien before January 1, 2025.

Q. Do I have to create an account?

A. There is no need to create an account since a list of VINs is available on our website.

More FAQs for E-Lien are now available on the DOR website at: <a href="https://www.dor.ms.gov/sites/default/files/Tags%20%26%20Titles/FAQs%20for%20e-lien%20website%2012.03.24.pdf">https://www.dor.ms.gov/sites/default/files/Tags%20%26%20Titles/FAQs%20for%20e-lien%20website%2012.03.24.pdf</a>.