



NEW YORK
STATE OF
OPPORTUNITY.

**Department of
Motor Vehicles**

What lenders should know about the
NEW YORK STATE TITLE PROGRAM
for Vehicles, Boats and Manufactured Homes



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WHAT VEHICLES, BOATS AND MANUFACTURED HOMES REQUIRE NEW YORK TITLES?

VEHICLES THAT REQUIRE A NY TITLE

Model year 1973 or later (or manufactured/assembled on or after January 1, 1973, if there is no designated model year), which are:

- Owned by residents of New York State, or
- Owned by New York State or any political subdivision of the state, or
- Owned by out-of-state residents, corporations, etc., which are required by law to be registered in New York State

BOATS THAT REQUIRE A NY TITLE

Model year 1987 or later (or manufactured on or after August 1, 1986, if there is no designated model year), which are 14 feet in length or longer and equipped with a motor

MANUFACTURED HOMES THAT REQUIRE A NY TITLE

Model year 1995 or later, which are:

- At least 8 feet wide and 40 feet long when transported, or
- At least 320 square feet when erected on a site

WHAT VEHICLES, BOATS AND MANUFACTURED HOMES *DO NOT* REQUIRE NEW YORK TITLES?

VEHICLES THAT *DO NOT* REQUIRE A NY TITLE

- All 1972 and earlier model years
- Vehicles manufactured or assembled prior to January 1, 1973, if there is no designated model year
- Vehicles owned by a manufacturer or dealer and held for sale, or used by a manufacturer for testing
- Vehicles owned by the United States government that are not registered in New York State
- Vehicles owned by out-of-state residents, corporations, etc., which are NOT required by law to be registered in New York State
- Vehicles acquired by local authorities under the abandoned vehicle provisions of the Vehicle and Traffic Law, where such vehicles are being sold and not put into use by the local authority
- Vehicles engaged in the interstate transportation of person or property for which a currently valid Certificate of Title has been issued by another state
- Vehicles registered as special purpose commercial vehicles: road rollers, tractor cranes, truck cranes, power shovels, road building machines, snowplows, road sweepers, spreaders, well drillers, well-servicing rigs, feed processing machines, mobile car crushers, earth movers, and fire vehicles
- Any implement of husbandry
- Vehicles for which no registration will be issued, such as mini-bikes, go-carts, bicycles, animal-drawn conveyances, etc.
- Pole trailers
- Trailers under 1,000 pounds net weight
- Vehicles other than trailers that are not classified as motor vehicles in the Vehicle and Traffic Law, such as snowmobiles

BOATS THAT DO NOT REQUIRE A NY TITLE

- All model year 1986 and older boats
- Boats under 14 feet in length
- Boats not equipped with a motor
- Boats having a valid marine document issued by the United States or a foreign government
- Boats registered in another state, providing such boats have not been in New York State for longer than 90 days at a time
- Boats owned by residents of foreign countries
- Boats owned by the United States, another state, or political subdivision
- A lifeboat (cannot be dual-purpose)
- Boats used exclusively for racing

MANUFACTURED HOMES THAT DO NOT REQUIRE A NY TITLE

- All model year 1994 and older manufactured homes
- Manufactured homes less than 8 feet wide or 40 feet long when transported, or less than 320 square feet when erected on a site

WHAT INFORMATION APPEARS ON A NYS CERTIFICATE OF TITLE?

- Vehicle or hull identification number
- Description of the vehicle, boat, or manufactured home (model year, make, model, body/hull style, color, weight or length, etc.)
- Title document number
- Date that the title was issued
- Name and address of the owner
- Odometer reading when the vehicle was last transferred, if applicable
- Brands, as applicable (example: Reconstructed)
- Name and address of up to four lienholders

WHEN DOES THE DEPARTMENT OF MOTOR VEHICLES (DMV) ISSUE A CERTIFICATE OF TITLE?

DMV will issue a title after DMV determines that the applicant met all of the requirements. The applicant must complete and sign the appropriate forms and submit them to DMV with acceptable supporting documentation (for example, proof of ownership and applicant/owner identification) and payment for the required fees. A list of the relevant forms is provided at the end of this guide in the section “Title and Lien-Related Forms”.

When DMV is satisfied that the applicant met all of the requirements, DMV will issue a title. If a lien must be filed, DMV will issue the title in a minimum of 11 days after the date of registration or transaction to allow time to file the lien. By law, DMV must mail certificates of title directly to the owner at the address on record.

HOW DO I FILE A LIEN?

OVERVIEW

To file a lien against a titled vehicle, boat, or manufactured home for which you provided a loan, NYS law requires that you apply to the Commissioner of Motor Vehicles and pay a lien filing fee. As the lienholder you must pay the fee, it cannot be charged to the borrower or the dealer. Currently, the law sets the fee at \$5 per lien. The information that follows will explain how to record your lien.

GENERAL RECOMMENDATIONS

If you expect to file liens periodically with NYS DMV, you should get a NY lien filing code. If you expect to file liens frequently, consider setting up an escrow account as a convenient way to pay the lien filing fees.

1. LIEN FILING CODE

A lien filing code is a unique identification number that DMV assigns to your organization. DMV title and lien systems use the code to identify and retrieve your organization's name and address, so your liens always appear correctly on NY titles. To get a lien filing code, prepare a request on your business letterhead. The request must include the following information:

- the name and direct telephone number of a contact person, and
- the address where DMV should mail the Notice of Recorded Lien (form MV-901).

You can fax your request to (518) 486-6581, ATTN: Title Administration, or you can mail your request to Title Administration at the address shown in the section **TELEPHONE NUMBERS AND ADDRESSES FOR THE NYS DMV TITLE BUREAU** at the end of this document.

If you already have a lien filing code and you need to amend information, such as address or phone number, fax the updated information on business letterhead to Title Administration at the fax number shown above. Include your lien filing code and direct telephone number so DMV can contact you if necessary. **DMV needs to have the correct name, address, and contact information for your organization.**

2. ESCROW ACCOUNT

Lending institutions may apply for an escrow charge account to file liens electronically or directly with the Title Bureau. If you have an escrow account, there is no need to send separate \$5 checks for each notice of lien. To apply for an account, call our Accounts Management Section at (518) 474-0888 and select prompt #4. Business hours for Accounts Management are 10:00 am to 2:00 pm, Monday through Friday.

THREE OPTIONS TO FILE YOUR LIEN

New York State offers lenders three options to file a lien: (1) through Electronic Lien Transfer, (2) through dealers, and (3) by mail directly to DMV. Each option is described in detail below. When you select an option, file one time only for each lien.

1. FILE DIRECTLY WITH NYS DMV THROUGH THE ELECTRONIC LIEN TRANSFER (ELT) PROGRAM

The easiest, fastest, and most reliable way to record your liens with NYS DMV is through the ELT program. This program is made possible through agreements between DMV and private sector vendors who provide the service. The ELT program eliminates the possibility of human error or omission on the part of DMV or dealers, and speeds up delivery of notification. You receive and store electronic notices of recorded lien instead of paper records.

To participate in the ELT program, you must select an ELT service provider who is connected to DMV's system under the agreement (See APPROVED ELT SERVICE PROVIDERS at the end of this document). After you select a service provider, you must send a completed and signed Application/Agreement for the Electronic Lien Transfer Program (form ELT-5) to the Title Bureau. If you do not have a NY lien filing code, you can request one on the application. If you do not have an escrow account with DMV, you must complete a Title Escrow Account Application (form ELT-3). Send the completed ELT-3 to the Title Bureau with a check payable to "Commissioner of Motor Vehicles" for a minimum of \$200 to start the account.

To use the ELT, you must transmit the notice of lien to DMV through the service provider you selected. After business hours each day, DMV's system tries to match lien notices to records of vehicles or boats that were registered with DMV. If your lien is matched to the correct record, the system draws \$5 from your escrow account. If your notice of lien arrives before the vehicle or boat is registered, the system will hold the notice for a maximum of 63 days and search the vehicle or boat records each night for a match. After your lien is matched to the correct record and the fee is collected, your lien will display on the face of the title. When the title is printed, the system will send you an email with an electronic notice of recorded lien.

You can download all required forms and the ELT Business User Manual (ELT-1) from the NYS DMV website at dmv.ny.gov. See the section TELEPHONE NUMBERS AND ADDRESSES FOR THE NYS DMV TITLE BUREAU at the end of this document for the correct mailing addresses. Any of the approved vendors can guide you through the process.

2. FILE THROUGH A NEW YORK DEALER SELLING THE VEHICLE, BOAT, OR MANUFACTURED HOME

If you do not file liens through the ELT program and you finance the purchase of the vehicle, boat, or manufactured home through a New York dealer, you must file your lien through the dealer. If you finance a purchase directly with the borrower, you can file your lien through the dealer that makes the sale. NYS law requires dealers, if properly notified, to file your lien with DMV up to 10 days after the dealer submits the registration/title application to DMV. Dealers registered in other states can file your lien with NYS DMV for vehicles, boats, or manufactured homes that will be titled in New York, but they are not required by NYS law to do so.

If you finance the purchase, prepare a memo-type check for \$5 more than the borrowed amount. Identify both the borrower and dealer on the check. Type or stamp the following statement on the back of the check: "The filing fee required by Section 2125 of the vehicle and Traffic Law is included in this check, and is being paid by the secured parties." Make sure your name, address, and lien filing code are shown on the check or attached to the check. Make sure the dealer has your correct lien filing code. The dealer will enter your name, address, and lien filing code in the lienholder section of the application for registration and title submitted to DMV. DMV records your lien from the information on the form. When the title is printed, DMV also prints and mails to you a Notice of Recorded Lien (form MV-901).

3. FILE DIRECTLY WITH NYS DMV BY MAIL

If you do *not* file liens through the ELT program, and you finance the purchase of a vehicle, boat, or manufactured home sold by a private individual (a casual sale) or by an out-of-state dealer who will not file your lien, you must file directly with NYS DMV. If you finance a sale through a New York dealer, do not file directly with DMV. **DMV will not record liens listed on MCOs or on the back of out-of-state titles.**

To file the lien, complete a Notice of Lien (form MV-900, or MV-900.1 if you have an escrow account). Type (or write legibly) your name, address, lien filing code, the owner's name and address, a description of the vehicle, boat, or manufactured home, and the date of the security agreement. Include both required signatures. Do not forward the proof of ownership for a vehicle or boat, because the new owner will need proof of ownership to register. Make sure that the information you provide is accurate, complete, and legible. Inaccurate information will result in errors that can jeopardize your security interest. DMV will reject applications that are incomplete or illegible.

File a Notice of Lien as soon as possible after you lend the money and within 10 days after the date of registration to make sure your lien is recorded before the title is issued. Untimely submissions can result in original titles being issued without your lien. Send your completed MV-900 and a check made payable to "Commissioner of Motor Vehicles" for the \$5 lien filing fee (or send a completed MV-900.1 if you have an escrow account) to the Title Bureau at the address shown in the section TELEPHONE NUMBERS AND ADDRESSES FOR THE NYS DMV TITLE BUREAU at the end of this document. When the title is printed, DMV also prints and mails to you a Notice of Recorded Lien (form MV-901).

HOW TO FILE LIENS AFTER A TITLE HAS BEEN ISSUED OR WHEN VEHICLES, BOATS, OR MANUFACTURED HOMES ARE USED AS COLLATERAL FOR LOANS

You can have circumstances where DMV issues a title to the owner before you try to file a lien. Here are two examples:

1. An owner wants to refinance the purchase with your loan after DMV processed the title application.
2. An owner wants to borrow money and offers a vehicle, boat or manufactured home that has a NYS registration and title as collateral.

In each of those situations, you must file your lien with NYS DMV **after you secure the valid NYS title that was issued in the name of the borrower.**

ELT participants should **void and keep** the surrendered title, for audit purposes, and then file electronically. Non-ELT lenders must complete and submit a Notice of Lien (form MV-900) with the \$5 lien filing fee (or form MV-900.1 if you have an escrow account), **and submit the current title**, to the Title Bureau at the address shown in the section TELEPHONE NUMBERS AND ADDRESSES FOR THE NYS DMV TITLE BUREAU at the end of this document. If the owner lost the title, submit an Application for Duplicate Title (form MV-902) from the owner, proofs of identification, \$20 fee for the duplicate title, and the Notice of Lien (and the lien filing fee, when applicable).

After DMV records the lien, the lien remains on record until the Title Bureau receives a notice of satisfaction with the title. If the Title Bureau receives the notice of satisfaction and title before ownership is transferred, there is a \$40 processing charge. If an owner wants to refinance a vehicle, boat, or manufactured home for which no satisfaction is given, do not record your lien again. Keep the original Notice of Recorded Lien (form MV-901) until the second contract is satisfied.

PERFECTED SECURITY INTEREST

A security interest that is "perfected" is valid against creditors of the owner, or subsequent transferees, or other lienholders of the vehicle. The security interest becomes perfected before a title is issued when: 1) a certificate of title application that includes the lienholder's name and address is delivered to DMV with the required fee, or 2) a Notice of Lien or notice of security interest is delivered to DMV with the required fee. If the delivery is completed within ten days of the sale or transfer of the vehicle, the security interest is perfected as of the time of the sale or transfer. If the delivery is completed after ten days, the security interest is perfected as of the time of delivery.

LIEN PRIORITY

The Department of Motor Vehicles (DMV) acts only administratively with respect to security interest. DMV records and files liens and releases, and prints liens on Certificate of Title documents. DMV does not determine priority of interests among two or more lienholders. *The list of liens printed on the face of titles does not denote the priority of security interest.* The numbers next to lienholder names are used solely for reference by the Title Bureau and the Title System. DMV does not get involved in the disposition of proceeds upon sale of a vehicle, boat, or manufactured home after foreclosure or repossession. Such matters are subject to determination in civil judicial proceedings.

CORRECTING ERRORS AND OMISSIONS

Errors and omissions are inevitable whenever people and business systems process transactions. If a title was issued without your lien, please contact the Title Bureau. To notify DMV of lien errors or omissions please complete form MV-910 (Customer Lien Inquiry), available on the DMV website, and email it to dmv.sm.lienholderhelpdesk@dmv.ny.gov or fax it to (518) 486-6581. You can notify DMV by telephone (refer to the telephone numbers and service hours provided at the end of this document), but you might not be able to reach the Title Bureau because of the high number of calls during business hours.

HOW DO I RELEASE A LIEN?

OVERVIEW

The law requires lienholders to release a lien **IMMEDIATELY** when a borrower fully repays a loan. When you release a lien for a vehicle, boat, or manufactured home titled in NY, you must send the lien release (proof that the lien was satisfied) to the borrower/owner. The lien release must show the date of satisfaction and all identification information about the vehicle, boat or manufactured home. If you participate in the Electronic Lien Transfer (ELT) Program, you can release liens electronically with NYS DMV. DMV does not charge a fee to release a lien. After the owner receives the release, the owner can apply for a new title without the lien. The sections that follow provide more detailed guidance.

RELEASE LIENS THROUGH THE ELECTRONIC LIEN TRANSFER (ELT) PROGRAM

You can use the ELT Program to electronically release open liens that you did not file through the ELT Program. You transmit lien releases to NYS DMV through your chosen service provider, similar to the way you file liens through ELT. DMV recommends that you include the lien sequence number if you have one. After the lien is released, DMV returns the data you transmitted and a code that indicates the release processed correctly. The lien is closed on the title record, but you are required to send a lien release (proof) to the borrower/owner.

RELEASE LIENS WITH THE MV-901 (NOTICE OF RECORDED LIEN)

For non-ELT lienholders, DMV prints a Notice of Recorded Lien (MV-901) on the same evening that the title certificate is printed. DMV mails the MV-901 to the lienholder. Lienholders should keep the MV-901 until the loan is repaid in full. To release the lien and terminate your security interest, do the following:

- Check the first box on the MV-901.
- Have the MV-901 dated and signed by an officer of your bank or lending institution.
 - DMV will accept an original stamped or computer-generated (laser-printed) signature and date instead of the officer's hand-written signature and date.
 - "PAID" stamps are not acceptable.
- Send the MV-901 with the original hand-written, stamped, or laser-printed signature and date to the owner. The owner should keep the MV-901 with the title until ownership of the vehicle, boat, or manufactured home is transferred.
 - If you send a photocopy of the MV-901 to the owner, *the signature and date on it must be original, not photocopied.* NYS DMV will not accept an MV-901 with a photocopied date or signature.

REPLACE A MISSING MV-901

If you lose or misplace an MV-901 (Notice of Recorded Lien), you should request a replacement. Submit a written request *on company letterhead* and a \$10 fee to the NYS DMV Title Bureau in Albany. The request must contain a complete description of the vehicle, boat, or manufactured home, including the year, make, and identification number.

If you do not want to replace a missing MV-901, you can release a lien with a statement on your institution's letterhead. The statement must contain all of the following information:

- Name and address of the borrower.
- A complete description of the vehicle, boat, or manufactured home. Include the year, make, and identification number.
- A statement to explain that the loan was paid in full. Include the date of loan satisfaction.
- An original ink signature (hand-written, stamped, or laser-printed) of an officer of your institution, and the officer's job title.

When the lienholder is an individual, not a lending institution, the statement must be notarized.

HOW DO I REASSIGN A LIEN?

If you sell or reassign your security interest in the vehicle, boat, or manufactured home, do the following:

- Get the original Certificate of Title from the owner.
- Check the third box on the MV-901 and enter the name and address of the new lienholder in the appropriate space.
- Have the MV-901 dated and signed by an officer of your bank or lending institution.
 - o DMV will accept an original stamped or computer-generated (laser-printed) signature and date instead of the officer's hand-written signature and date.
- Send the MV-901 with the original hand-written, stamped, or laser-printed signature and date, the Certificate of Title from the owner, and a \$5 lien filing fee to the Title Bureau in Albany.

WHAT HAPPENS WHEN AN OWNER TRANSFERS A VEHICLE, BOAT, OR MANUFACTURED HOME ON A TITLE WITH AN OPEN LIEN?

The NYS Vehicle and Traffic Law allows owners to sell their vehicle, boat, or manufactured home with open (unsatisfied) liens. If a person buys a vehicle, boat or manufactured home that has one or more open liens then applies for a NYS title, the open liens will carry forward on the new title in the new owner's name. The lienholders will receive a new Notice of Recorded Lien that shows the new owner. However, the seller (borrower) must repay the loan. The lienholder has recourse against the borrower who signed the original contract. If the borrower sells the vehicle, boat, or manufactured home, the lienholder can repossess it from the new owner.

WHAT DO I NEED TO DO IF I REPOSSESS A VEHICLE, BOAT, OR MANUFACTURED HOME THAT HAS A NEW YORK STATE TITLE?

If you repossess a motor vehicle or motorcycle that is titled in NYS, the law requires you to:

1. personally appear at the police agency in the locality of the physical repossession, *immediately* following such repossession, and notify the police agency of your action, *and*
2. notify the Commissioner of Motor Vehicles of such repossession within 11 days. To provide this notification, complete form MV-327. Deliver two copies with the registration plates and sticker, if applicable, either in person or by first class mail to the nearest motor vehicle office of the state or county, *and*
3. notify the owner of the motor vehicle or motorcycle of such repossession within 24 hours (either in person or by registered, certified, or first class mail with a certificate of mailing properly endorsed by the U.S. Postal Service to be obtained, sent to the owner at the owner's last-known address).

If you repossess a vehicle, boat, or manufactured home and you sell it to a buyer in NYS, complete form MV-950 (Affirmation of Repossession and Bill of Sale). Give the completed form and, if applicable, the owner's original out-of-state title to the buyer. DMV will accept computer-generated facsimiles of the MV-950, but only if the facsimiles follow the DMV format exactly. The completed affirmation must be an original, DMV will not accept photocopies. The computer-generated facsimiles of the MV-950 must include the following:

- contract information (include the name and address of the borrower and lender, the date of the contract, the VIN or HIN, year, and make of the vehicle, boat, or manufactured home, the last registration plate number and the state in which it was registered)
- a statement that the borrower was in default
- the date of repossession, and the name and address of the person from whom it was repossessed
- a statement that the reposessor complied with all applicable laws in the state in which the vehicle was repossessed
- a statement that indicates the right of an auctioneer to sell or transfer the vehicle, boat, or manufactured home, when applicable
- a statement that proper notice was given to all parties who were entitled to such notice

If you sell a vehicle, boat, or manufactured home that you repossessed to a buyer in another state that will not accept your repossession papers, you can apply for a NYS repossession title in your name or in the name of the out-of-state buyer. Send the following documents and fee payment directly to the Title Bureau:

- a completed MV-82TON (Application for Title Only) in your name or in the buyer's name
- the previous owner's out-of-state title, if applicable
- a completed MV-950 (Affirmation of Repossession and Bill of Sale) - If the title is to be issued in the name of the buyer, show the buyer as purchaser.
- fee payment - \$50 for a vehicle or boat title, \$125 for a manufactured home title
- a release for any other lien listed on the previous owner's title

NOTE: If you do not have a lien release for any other open liens on the vehicle, boat, or manufactured home, you must inform the buyer about the open liens, because they will be carried forward on the buyer's title when the title is issued.

WHAT DO I NEED TO DO TO SELL A REPOSSESSED VEHICLE, BOAT, OR MANUFACTURED HOME TITLED IN ANOTHER STATE TO A NYS BUYER?

You must give the NYS buyer a completed form MV-950 (Affirmation of Repossession and Bill of Sale) or a computer-generated facsimile of the MV-950 (refer to the previous section). If you have the previous owner's original out-of-state title, unsigned, give it to the buyer. If one or more of the following connections to NYS exists, you can apply for a NYS repossession title to replace the out-of-state title (refer to the previous section):

- You, the lienholder, are located in NYS
- The registrant, if applicable, resides in NYS
- The buyer resides in NYS

You are not eligible for a NYS title if the only connection to NYS is that the physical repossession of a vehicle, boat, or manufactured home took place within the state.

WHERE CAN I GO FOR ASSISTANCE?

NYS DMV PUBLIC WEBSITE (dmv.ny.gov)

The DMV public website provides information about titles and many services. On the home page, click on the "ORGANIZATIONS" button to see a menu of topics. Click "REGISTRATIONS & TITLES" to get information about titles, liens, and web services that are available. Click "FORMS" to search for forms that you can download related to titles and liens. Click "MORE INFO" to see links to log into an escrow account and to access online transactions.

CHECK THE STATUS OF TITLES AND LIENS

You can use the DMV website to check the status of a lien filed against a vehicle or manufactured home (this service is not available for boats). Go to dmv.ny.gov and follow these instructions:

1. On the home page, click "ORGANIZATIONS" then click "REGISTRATIONS AND TITLES"
2. Under the topic "TITLES", you can click on "Check a title or lien status" to get information and instructions. If you click "do it now", you will launch the service to check the status.
3. If you launch the service to check the title or lien status, enter the VIN, model year and make according to the instructions.

The status check provides only:

- the date the title was issued or is scheduled to be issued (unless the application must be reviewed)
- the number of liens, if any
- the names of lienholders recorded or to be recorded on the title

The status check does not display the details about the vehicle and does not identify the owner. If your lien is not shown, you can use the link that is provided to submit an inquiry about the lien. The link opens a page that provides instructions and access to a form that you can use to provide liens that are missing or incorrect. E-mail or fax the completed form to the Title Bureau according to the instructions on the form. *To help the Title Bureau maintain responsive service, please use the form only for lien issues and send the form to the Title Bureau by e-mail or fax..*

HOW CAN I GET A TITLE ABSTRACT?

To get an abstract of a title and/or lien record for a vehicle, boat, or manufactured home, you must submit a Request For Driver and/or Vehicle record Information (form MV-15) and include payment for the \$10 search fee (the fee is required by law). You can download form MV-15 from the DMV website, and mail it to the address shown on the form. If you need to get abstracts on a regular basis, you can open a motor vehicle record search account with DMV, as described below.

OPEN A MOTOR VEHICLE RECORD SEARCH ACCOUNT

To open an account, complete form MV-15D (Motor Vehicle Record Search Account Application). Send the completed form to:

Data Services - New Search Account
NYS Department of Motor Vehicles
6 Empire State Plaza
Albany, NY 12228

TITLE- AND LIEN-RELATED FORMS

FORMS YOU CAN DOWNLOAD FROM THE DMV WEBSITE

Title application forms

- MV-82.1 (Registering/Titling a Vehicle in NYS – Instructions)
- MV-82 (Vehicle Registration/Title Application)
- MV-82B (Boat Registration/Title Application)
- MV-82TON (Application for Title)
- MV-83SAL (Salvage Examination/Title Application)
- MV-103 Odometer and Damage Disclosure Statement

Electronic Lien Transfer (ELT) related forms

- ELT-1 (ELT Business User Manual)
- ELT-5 (Lender Application for Participation in the Electronic Lien Transfer Program)
- ELT-3 (Application for Title Escrow Account)
- FM-138 (Authorization Agreement for Direct Deposits - ACH Debits/Credits)
- FM-139 (ACH Liaison Designation)

Lien- and repossession-related forms

- MV-327 (Notice of Repossession of Motor Vehicle or Motorcycle)
- MV-900 (Notice of Lien)
- MV-900.1 (Notice of Lien – Charge Account Customer)
- MV-910 (Customer Lien Inquiry)
- MV-950 (Affirmation of Repossession and Bill of Sale)

Miscellaneous applications

- AC-5052 (Request for Refund of Lien/Title Fee)
- MV-15 (Request for DMV Records)
- MV-15D (Motor Vehicle Record Search Account Application)

FORMS CREATED AND ISSUED BY DMV

- MV-901 (Notice of Recorded Lien)
- MV-907A (NYS Salvage Certificate)
- MV-999 (NYS Certificate of Title)

TELEPHONE NUMBERS AND ADDRESSES FOR THE NYS DMV TITLE BUREAU

BUSINESS AREA:	ELT PROGRAM	LIEN FILING BY MAIL	LIEN HELP DESK
SERVICE HOURS	Mon-Fri, 8:30 am – 4:30 pm EST/EDT	Mon-Fri, 8:30 am – 4:30 pm EST/EDT	Mon-Tue/Thu-Fri, 8:30 am– 4:30 pm EST/EDT
E-MAIL	dmv.sm.eltadmin @dmv.ny.gov	N/A	dmv.sm.Lienholderhelpdesk @dmv.ny.gov (Mon-Fri)
PHONE	518-474-3420	518-486-4714	518-486-4714
FAX	518-486-6581	518-486-6581	518-486-6581
MAILING ADDRESS	NYS DMV Title Bureau-ELT Program 6 Empire State Plaza Albany, NY 12228	NYS DMV PO Box 2604 Albany, NY 12220-0604	NYS DMV Title Bureau-Title Services 6 Empire State Plaza Albany, NY 12228

APPROVED ELT SERVICE PROVIDERS

DMV maintains a current list of approved ELT services providers in form ELT-1(Appendix B). This form can be found on the DMV website: dmv.ny.gov

Please note: All of the listed ELT service providers have signed agreements with the NYS Department of Motor Vehicles authorizing them to connect to DMV systems under specified terms of service. A lender who wants to participate in the NYS DMV ELT program may use only one ELT service provider to connect with NYS DMV. Lenders are solely responsible for selecting their service provider. NYS DMV shows no preference and makes no recommendation regarding that choice.