

## Electronic Liens and Titles FAQ: General Questions

### What is an electronic title?

An electronic title is a digital record of vehicle ownership maintained by the state, with no physical title being issued. While electronic titles are currently optional, beginning July 1, 2025, all titles will be issued electronically, with limited exceptions for those moving out of Oklahoma to another state.

### What is ELT?

ELT stands for Electronic Liens and Titles. Oklahoma introduced an optional ELT program in 2022, allowing lienholders to process electronic liens and titles for vehicles. Beginning July 1, 2025, ELT will become mandatory for titles only. All titles will be issued electronically, with limited exceptions for those moving out of Oklahoma to another state.

### What does this mean for new vehicle buyers in Oklahoma?

- ▶ More buyers financing their vehicle will have their liens recorded electronically, ensuring a faster, more secure process.
- ▶ In some cases, buyers may still receive paper titles as Oklahoma transitions to electronic titles. If a vehicle has an existing paper title, it will remain valid until the next title transaction (such as vehicle purchase, transfer or trade-in).

### If a customer purchases a vehicle from a dealer that has an electronic title, what will they receive?

The customer will receive an Electronic Title Bill of Sale in lieu of a title document, along with other purchase-related paperwork. The customer will then use the Electronic Title Bill of Sale to register their vehicle. [The form can be previewed at this link.](#)

### If a customer purchases a vehicle from a dealer that has an existing paper title, what will they receive?

Even after July 1, 2025, some dealerships may still have vehicles with existing paper titles. In this case, the customer will receive the paper title as part of their purchase. Once full registration is completed in their name, the title will be converted to an electronic title as part of that first transaction.



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**What does an Oklahoman need to do if they currently have a lien but is not buying a car anytime soon?**

- ▶ If a lien is still active, no action is required. The lienholder will continue to hold the paper or electronic title until the lien is satisfied.
- ▶ If a lien has been paid off but a paper title has not been issued, the vehicle owner may request an electronic title release through Service Oklahoma.

**What happens to existing paper titles?**

- ▶ Existing paper titles will remain valid. However, when a transaction occurs (such as a sale, transfer or lien placement), the title will be converted to an electronic record.
- ▶ Vehicle owners who prefer to convert to an electronic title before a transaction are able to do so online or in person.

**Does this change any costs for Oklahomans?**

No, the transition to ELT does not increase costs for vehicle owners. Standard title and registration fees remain the same.

**How do I sell a vehicle with an electronic title?**

To sell a vehicle with an electronic title, you will utilize our Electronic Title Bill of Sale. This document will take the place of the Oklahoma title and can be downloaded from the Service Oklahoma website to print, fill out and notarize.



## Electronic Liens and Titles FAQ: Lienholders

### What are the benefits of ELT for lienholders?

- ▶ Immediate lien placement and removal, improving loan processing speed.
- ▶ Reduced administrative costs associated with managing physical titles.
- ▶ Stronger security features to prevent title fraud.

### What capabilities will lienholders have with ELT?

- ▶ Ability to add and remove liens electronically through their OkCARS accounts.
- ▶ Secure digital storage of titles, eliminating the need to hold paper titles.
- ▶ Streamlined communication with dealerships, financial institutions and customers.

### How do I set up my lienholder account?

All lienholders that currently have active liens in Oklahoma should have already received a letter to set up an OkCARS account.

### What if I never set up an OkCARS account?

If you did not create your OkCARS account, reach out to [ELTaccounts@service.ok.gov](mailto:ELTaccounts@service.ok.gov) for an additional letter with instructions to complete the setup.

### What transactions will I be able to process?

From the lienholder account, you will be able to add a lien, release a lien and request a printed Oklahoma title.

### Will I be able to do multiple transactions at the same time?

Yes, lienholders may add multiple transactions to their carts through their user accounts.

### Do I have to do transactions online?

No, it is not required to complete transactions online. They can still be done in person at a licensed operator or the Service Oklahoma headquarters, at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

