

Pennsylvania Electronic Lien Titling Process
Quick Reference Guide For Credit Unions
(Only vehicles titled through PennDot)

1. **The MV38L is still used to record a lien.**
2. You must provide your ELT # to whoever records your lien. You should add this number to your encumbrance stamp and form letters given to members for private owner sales.
3. The dealer, notary, or the credit union will place your ELT number in the “Financial Institution Number” field on the MV38L. This form may be submitted either electronically or by paper depending on whom is submitting to the state.

Who may submit an MV38L?

- Dealer--normally done by dealer if the vehicle is purchased through a dealer.
- Notary--usually for private owner sales.
- Credit Union--normally for refinanced loans or if the dealer did not encumber the vehicle at the time of sale.

4. After the loan closing, log in to your FDI database and create an account for that loan through the “Utilities” menu. This account does not record your lien; it is only a record that you are waiting for a title. (Please see Chapter 7 of the FDI user’s manual). When you create the account, you are entering the information from the security agreement.
5. When the state receives the MV38L, they will issue an electronic title and send it to FDI. FDI will match the electronic title to the account you created in your database. The element is the matching of the VIN. The VIN on the account and title has to match in order for the lien to perfect. Once perfected, you may print the screen and place the document in loan folder in place of your paper title. The “screen print” will provide the necessary information for your regulator, for whom you may print an additional copy.
6. Please note perfection may take one day, one week, or a month or longer. Keep in mind, the MV38L still needs to be sent to the state to record the lien, which determines the length of time to perfect.
7. The reports on the FDI home page are accessed by clicking the refresh button on the manager summary and can be checked every time you create an account. The count on the right-hand side of the report list indicates if there are any records in that report.
8. Your vehicle loan volume determines how often you should check your reports and work queues. Some of the reports are for error reporting, and therefore important for you to check them periodically.
9. When a member pays off the loan or trades in their vehicle, you need to release the lien. (See Chapter 2 of your FDI user’s manual for instruction). If the release is to the owner of the vehicle, be sure to verify the address on the title before you release. If the address needs changed, you will do this through the release process. The title is released the following day and then will take approximately 3-5 business days to be received.
10. All records in your database are retained for 36 months after the account is closed or the title is released.