



Electronic Lien and Title (ELT) USER GUIDE – EZ Tag

TN DOR





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1. Introduction

The **Electronic Lien and Title (ELT) Direct Model** provides a secure, paperless method for managing vehicle liens and titles in Tennessee. This guide explains how an EzTag users current flow will interact with the introduction of ELT processes.

2. ELT Program Overview

ELT provides capabilities to receive and manage electronic lien notifications within the State of Tennessee's official titling system. When a lien is satisfied, the lienholder releases the lien electronically through an approved ELT Service Provider.

Key benefits include:

- Reduced paper handling and printing
- Faster lien releases
- Improved data security
- Reduced fraud risk

3. User Roles and Responsibilities

- **Dealers**
 - Capture lien information during vehicle sale, including within the DMS program
 - Ensure the correct lienholder record is selected
 - Submit tag transactions to the County Clerk
- **County Clerks**
 - Validates lienholder and other title information submitted from the Dealer
 - Completes the remaining title transaction information
 - Submits the title to VTRS where it is held electronically and a Title Notification is sent to the ELT Service Provider through the ELT Service
- **Service Providers**
 - Submit and maintain ELT Lienholder information
 - Store and maintain the electronic lien data securely
 - During Trade-In transactions where the Dealer pays out the lien, the Service Provider will electronically release the lien

4. ELT Changes to Drive Out Tag Transactions

4.1 Creating a Drive Out Tag

1. Start a New Entry and complete the Basic and Vehicle pages as usual
2. On the Lien page, select the lienholder from the dropdown list
 - The lienholder dropdown label has updated to **"Name – ELT ID."**



- **ELT** lienholders display as:
Lienholder Name – TN123456789-12345
 - **Non-ELT** lienholders display as:
Lienholder Name
3. Confirm the lienholder information auto-populates in the fields
 4. Complete the remaining pages and review the confirmation page which will display the lienholder name and ELT ID; conclude the tag transaction
 5. Batch is submitted to the County Clerk per usual process

Titles with an ELT primary lienholder are held electronically once the Clerk completes and submits the transaction.

4.2 Lienholder Maintenance

1. ELT Lienholders can be viewed in the Maintenance list
 - The records cannot be deleted or edited as they are maintained by the Service Provider
2. ELT Lienholder records are synced to EzTag and will be compared against Lienholders saved in Lienholder Maintenance. If they exist in both lists, the Lienholder Maintenance record will be marked inactive and not displayed for selection during transactions.

4.3 Imported Entries

1. Transactions started in the Dealer Management System will continue to be imported to EzTag. When they are, a Lienholders record is compared against the ELT Lienholders. If there is a match, the ELT record replaces the manual entry.



5. Screen Changes



LIENHOLDER INFORMATION

*REQUIRED

Name - ELT ID ():

*Lien Date:

- Ally Financial - TN123456789-10008
- ATLANTIC CAPITAL BANK
- EASTMAN CREDIT UNION
- I3 VERTICALS LIENHOLDER - TN123456789-10010
- I3 VERTICALS LIENS LLC - TN987654321-10011
- LIENHOLDER PAPER CO
- PDP Group Inc - TN123456788-10009**
- PINEY FLATS CREDIT UNION
- TEST LH - TN951357894-10004



LIENHOLDER INFORMATION

*REQUIRED

Name - ELT ID ():

*Street Address:

*City:

*State:

*Zip:

*Lien Date:

List of Lienholders Selected for this Vehicle

Name - ELT ID	Address	Lien Date	
1 PDP Group Inc - TN123456788-10009	10909 McCormick Rd Hunt Valley, MD - 21031	2026-05-29	Delete

- The dropdown has been changed to display Name – ELT ID. ELT Lienholders will display with their ELT ID. Once selected, their information populates and cannot be edited as it is managed by the Service Provider.
- Selecting Add will display the ELT Lienholder in the List of Lienholders grid



CONFIRM INFORMATION

Basic Information

VIN: 1FMEU74816ZA26397
 Sale/Lease: Sale
 Purchase Date: 2026-05-19

Vehicle Information

New/Used Code: Used
 Vehicle Use: Personal
 Vehicle Type: Auto
 Year: 2006
 Make: FORD
 Model: EXPLORER
 Body: 4W
 Color: BLUE, LIGHT
 Fuel: Gasoline
 Odometer Reading: 165312
 Vehicle Cost: 6425

Lien Information

Lien 1 Name - ELT ID: PDP GROUP INC - TN123456788-10009
 Lien 1 Address: 10909 MCCORMICK RD
 Lien 1 City State and Zip: HUNT VALLEY MD, 21031
 Lien 1 Date: 2026-05-29

Owner Information

Owner 1 Name: DAVIDSON, JOHN
 Owner 1 Street: 123 MAIN ST
 Owner 1 City State and Zip: AUSTIN TX, 56123
 Owner 1 County: DAVIDSON
 Owner 1 Phone: 222-535-6666

Cancel Confirm

- The Confirmation Page displays the ELT Lienholders with their Name – ELT ID

Batch Submissions

Submit work to the County Clerk's office through a batch.

Processing County	# of Entries	Days open	Has ELT	
Cannon	1	-41 days	<input checked="" type="checkbox"/>	Preview Batch
Carter	1	-45 days	<input type="checkbox"/>	Preview Batch
Chester	1	-27 days	<input type="checkbox"/>	Preview Batch
Clay	1	-45 days	<input type="checkbox"/>	Preview Batch
Coffee	6	-48 days	<input type="checkbox"/>	Preview Batch
Davidson	1	-0 days	<input type="checkbox"/>	Preview Batch
Houston	1	-27 days	<input type="checkbox"/>	Preview Batch

- Batch Submissions grid displays Has ELT column. The check mark indicates that batch has at least one entry with an ELT Lienholder in first precedence



Batch Submissions

Submit work to the County Clerk's office through a batch.

Current County: Davidson Batch

[Back to County Batch](#)

Show 10 entries

Select All

VIN	Purchase Date	Main Owner	Has Lien	Tag	
<input type="checkbox"/> 1FMEU7486ZA26997	2026-05-19	JOHN DAVIDSON	E	QXU9MC7	Edit Void

[Submit Batch](#)

How To:

**Please make sure your pop-up blocker for this site is disabled.*

- Preview Batch displays the existing Has Lien column functionality. E has been added to indicate which liens in the batch will be electronically held.

Lienholder Maintenance

Use this screen to set up a default lienholder for this dealership.

Add New:

*Required

Name:

Street Address:

City:

State:

Zip:

[Save](#)

Lienholders for *BIS MOTORS*

Show 5 entries

Name - ELT ID	Address	
Ally Financial - TN123456789-10008	10909 McCormick Rd Baltimore, MD - 21030	
13 VERTICALS LIENHOLDER - TN123456789-10010	159 LIEN HOLDER AVE TEST, TN - 12345	
13 VERTICALS LIENS LLC - TN987654321-10011	991 LIENS ST MEMPHIS, TN - 38103	
FDP Group Inc - TN123456789-10009	10909 McCormick Rd Hunt Valley, MD - 21031	
TEST LH - TN987654321-10004	159 LIEN HOLDER AVE UNIT 200 TEST, TN - 12345	

How To:

**Please make sure your pop-up blocker for this site is disabled.*

- ELT Lienholders with their ELT ID and address will display for viewing purposes only

Imported Entries

Search:

Purchase Date	VIN	Make	Model	Year	Has Lien	Tag	Tag Type	Proc. County	
<input type="checkbox"/> 2024-10-11	1GZU764884P21467	RAM	MALIBU MAXX	2004	Y	Q12427U	DO	Bradley	Edit X
<input type="checkbox"/> 2024-10-11	JTJ311FX7F3099009	RAM	GX 450	2015	Y	Q83P097	DO	Van Buren	Edit X

[Confirm Entries & Print Tags](#)

**Please make sure your pop-up blocker for this site is disabled.*

Showing 1 to 2 of 2 entries

- Like Preview Batch, the Imported Entries grid will now display the Has Lien functionality where E indicates which liens will be electronically held.