



## **Premier eTitleLien™ User's Group Meeting**

**February 11, 2008, Hilton Garden Inn, Columbia, SC**

### **Notes from Open Discussion**

#### **Open Forum**

Ann Gunning (DDI CIO) announced DDI's next marketing event will be Wednesday, March 18 in Tallahassee, FL for potential customers. She encouraged any current customers interested in attending to participate in a round table discussion to contact her.

#### **Premier eTitleLien™ Link**

Premier eTitleLien™ Link currently works with Symitar, Jack Henry Streamline, Harland LaserPro, and Arta. Only works with in-house hosted systems due to security considerations. Tim Snyder pointed out that efficiencies gained are often not worth the costs to implement from other vendors.

#### **Mobile Home Titles and Tax Bills**

Tax bills are still being sent to the old owner. "Normally it takes a supervisor and many trips to get that switched over." DDI clarified this issue after the meeting.

DMV only handles titles; in SC annual property tax is handled by each county. When a change of owner occurs, the DMV normally sends the title to the owner's residence address. On the Form 400, if a mailing address is specified, titles will be sent there. A DMV clerk also has the option to indicate that the "Address where the vehicle is housed" be the primary address, although that is not normal and requires an extra data entry step. If desired, when including an "Address where the vehicle is housed" the owner can specify on the form that the title should be sent to the Mailing or Residence Address.

Counties will often not update their records for where tax bills are sent. The DMV provides updated owner information to each county, but often county records are more accurate than DMV records. For instance: your relative owns a mobile home on Lake Murray in Chapin but resides in Florida. The DMV's record for that title has her as owner, but lists your address since an in-state address is required. No Chapin or Florida address exists in the DMV system. Lexington County keeps the record of the mobile home location and the FL address of your relative and sends tax bills there.

To ensure that tax bill records are updated correctly on owner transfer, contact the county separately from filing the Form 400 with the DMV.

### **Mobile Home Title Search**

“VIN does not exist” error. Often this is a problem with the VIN since Mobile Home VINs are not standardized. For example, mobile home VINs commonly have an & as part of the VIN. Determining the correct VIN on file with the DMV is not always straightforward. Coming: Ability to run title check by title number.

### **Requesting a Duplicate Title**

Scenario: You lost the paper title, but want the title to be electronic. Steps: Send two Form 400s, one requesting the duplicate, one requesting a new “title” with your updated lienholder information. Also send a check for \$30.00. Note: Send both Form400s at the same time so that the DMV is aware that this is essentially a single transaction.

***MAKE SURE: Please have anyone who submits a Form 400 on your behalf include your correct DMV customer number. Also, be sure you include the correct spelling of your organization (matching the name on file with the DMV) and correct address.***

Scenario: Other lender lost the paper title so they send you a lien release without a title. Steps: Send two Form 400s, one with the lien release letter, the other with your lienholder information. Also send a check for \$30.00. Note: This is only acceptable when there is no change of owner.

Any of these scenario solutions will require an over-the-counter fee if you take it to a DMV branch location. Mailing them to Blythewood does not require a fee.


Problems with DMV branches not honoring this process. They should, but they may be unwilling to contact the main office if they question the process you are trying to follow.

Sometimes the DMV branch offices will request separate checks for combined transactions.

Clarification – DMV allows customers to send multiple checks or single check for a transaction batch (sales tax and title fees). DMV does check for problems with personal checks, so may require a bank to provide full check.


### **Dealer Central Offices**

Where are the dealer central offices located? Are they trained more fully on the ELT program? The Charleston area office is particularly well informed about the ELT program. Dealer offices are more centralized, more situated in dealing with titles. Charleston, Spartanburg, and Dutch Square (Columbia).



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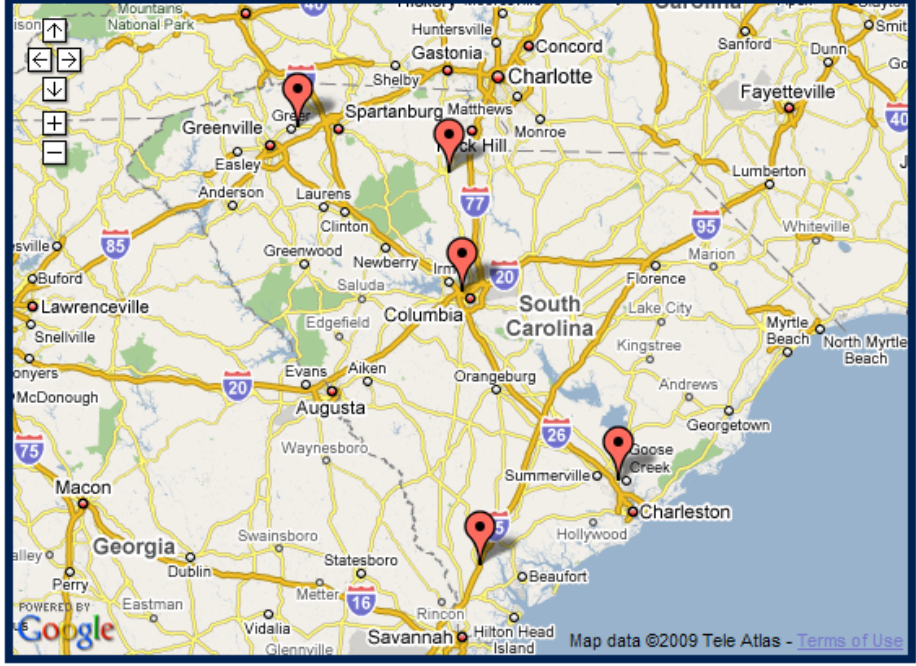
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### Office Locations and Hours

[DMV Standards for Customers Entering onto DMV Property and into DMV Facilities](#)

#### Office Locations Offering Dealer Central Services

Location:  County:  Services:



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<p>Greer Location 610 Arlington Road Greer, SC 29651 Phone: 864-801-9375</p>	<p>Chester Location 508 Belt Road Chester, SC 29706 Phone: 803-385-6082</p>	<p>Dutch Plaza Location 800 Dutch Square Blvd. Columbia, SC 29210 Phone: 803-896-6238</p>
<p>Charleston Dealer Central Location 8740 North Park Bld. North Charleston, SC 29406 Phone: 843-953-6060</p>	<p>Ridgeland Location 407 Live Oak Drive Ridgeland, SC 29936</p>	

### Power of Attorney Forms

Is a copy of the POA (stamped) acceptable? DMV: generally, no. Occasionally, a copy is accepted, but usually an original is needed.

DMV: If you have a problem with a branch, feel free to send issues to me (Karen Harrison) through DDI. Each manager at each local office is accountable for the paperwork they accept and sometimes they make judgment calls about what paperwork they will accept. For instance, a local office may have had problems with fraudulent POAs and may begin requiring original documents.

### **Customers Moving Out of State**

What do we send to other states when customers move out of state? Request a paper title, have it sent to you (lienholder), and then send it with that state's paperwork. If you end up with an extra, old copy of the title, that title needs to be sent to DMV for cancellation.

HTFCU (GA and SC ELT participant): Had a SC ELT, requested a paper title which was sent to GA. GA processed it as an ELT which then appeared back in the Premier eTitleLien system.

There are some states that allow customers to hold their titles even with liens on them. Complete the Form 400 as usual, the out of state title, and a copy of the SC Drivers License. The copy of the license is to help prevent title "washing" (removing a brand or lien by registering an out-of-state title in one or a sequence of other states). Mississippi is known for brand washing.

### **Fraud Prevention**

Ann Gunning asked the audience if any loan officers among the users were using the SC DMV Title Check for fraud prevention. Several users raised their hands. Most users raised their hand when asked if they use the Title Check in loan operations. One of the credit union users mentioned how the SC DMV Title Check feature helped them uncover a large dealer fraud case. The case involved 22 titles, but the credit union lost "only" \$50,000 before detecting and terminating the fraud. This credit union attributes the ELT Title Check/History feature with saving the credit union from \$250,000 in fraud from this dealer.

### **Officer Elections**

2008 Officers:

President, Antionette Hill, First Reliance Bank  
Vice-President, Pam Gilliam, First National Bank of the South  
Secretary, Lisa Vandys, Carolina Foothills FCU

New 2009 Officers:

President, Dara Biswell, Heritage Trust FCU  
Vice-President, Angela Whitmore, MTC FCU  
Secretary, Lisa Vandys, Carolina Foothills FCU  
Past President, Pam Gilliam, First National Bank of the South