



## **Users Group Meeting**

**January 21, 2009, Hilton Garden Inn, Alpharetta, GA**

### **Welcome and Introductions**

Lisa Vandys of Carolina Foothills FCU, User Group Vice-President welcomed everyone to the Users Group meeting. She mentioned that Angela Rowe (MTC FCU) had to step down as Vice-President as she is being promoted out of title management. A new User Group Secretary will be voted on at the February meeting.

### **Users Group Overview**

Dara Biswell of Heritage Trust FCU, User Group President presented the mission statement, bylaws, and officer roles and responsibilities.

### **ELT Program Update**

Ann Gunning (DDI) gave an update on ELT mentioning

- DDI's customers have increased by 200% since our last Users Group meeting.
- Premier eTitleLien™ now works fully with eight states, including the two states where ELT is mandatory, Pennsylvania and Louisiana.
- DDI has received our SAS 70 certification ("Service Auditors' Report on Controls Place in Operation"), a certification requested by our customers as a verification of the security policies in place for Premier eTitleLien™.
- A review of each of the state ELT programs we work with and what is new.

### **Premier eTitleLien™- What's New**

Tim Snyder (DDI) gave a brief overview of some of the new features in Premier eTitleLien™ version 1.2 which is currently being rolled out to customers.

### **Q&A with Lenders and Support Items**

- A suggestion came up that Premier eTitleLien™ could do a better job of highlighting which state issued the electronic title that was just received.

- Tim Snyder asked if anyone had any trouble with providing proof of lien to other companies. The only problems really seem to come from local entities, like local insurance agents, especially those not in ELT states.
- A desire for an ELT program in Alabama and North Carolina was mentioned.
- A question came up about Texas seeking approval to allow electronic signatures for title applications. DDI explained what we knew about the Federal regulation and Virginia's experience doing the same thing.
- We also briefly discussed the problem of customers claiming to have a duplicate title or of attempting to forge release documents, and the recent success in those areas due to the states' (SC and GA in this case) policies regarding ELT.
- Tim Dowdey (DDI) mentioned that the new requirement that each state check incoming out-of-state titles against the NMVTIS database was slowing down the lien recordation process for those titles.

### **Referral Program**

Ann Gunning explained DDI's new Referral Program and pointed out some additional new items on <http://www.etitlelien.com>.