



WISCONSIN LIEN RELEASE INFORMATION

Division of Motor Vehicles

Electronic Lien Release Documentation

Effective July 1, 2010 non-individual Wisconsin lien holders must electronically process applications for original lien listing and subsequent release.

With the implementation of the Mandatory Lien Processing law, more and more liens will be released electronically. Lenders will be required to provide customers with documentation that the lien has been released electronically, and you will see fewer of the lien releases that you have seen in the past. Instead, Wisconsin dealers may provide you with one of the following documents showing that a lien has been removed from WisDOT Records:

- **A print from WisDOT's lien look-up web program:**
The Lien Holder Inquiry print includes the VIN, year and make of the vehicle. If a lien is on our record, the lien holder is displayed. If there is no lien on our record there will be a statement saying, "No lien record found as of 'date'," where the date is the day of the inquiry. You may use WisDOT's electronic lien look-up yourself at: <http://on.dot.wi.gov/applicationdoc/lien/index.htm>
- **An inquiry print from an approved electronic processing system:**
These systems are provided by CVR Inc, DealerTrack Inc and WisDOT's e-MV11 web application. When an inquiry print is provided, compare the title number and the owner name(s) to the title in your possession. The lien has been removed from our records if the following is true: the information matches, the date of the print is on or after the date of title issuance, and the lien listed on the title is not included on the inquiry print.
- **A receipt generated by an approved electronic processing systems:**
Compare the owner name(s) and vehicle description on the receipt to the title in your possession. The receipt will indicate that the lien in favor of the lien listed on the title in your possession was removed from WisDOT records on "date". If the date is on or after the date of the title in your possession, the lien has been removed from our records.

Electronic record is the official title record

Wisconsin law states that WisDOT may maintain any title or other information in an automated format and may consider the automated record the original and controlling record, notwithstanding the printed version of the same record. The electronic record maintained by WisDOT is the official vehicle title record. If the title record is clear, an additional lien release is not required. An inquiry, printed if necessary, from WisDOT's lien look-up program is sufficient to verify lien presence on a Wisconsin title record.

The legislative changes introducing electronic processing and record verification have been implemented in the spirit of expediting commerce, so industry does not have to wait for the exchange of paper as in the past. Wisconsin is also asking other states to move toward electronic verification with less reliance on paper documentation.

If you have questions:

- See the WisDOT website at: <http://www.dot.wisconsin.gov/business/dealers/financial-inst.htm>
- E-mail: dealers.dmv@dot.wi.gov
- Call: (608) 266-3566