

Stop paying too much for paper titles.

Electronic Lien and Title (ELT) helps lenders save money, reduce risk, and stay protected — starting from day one.



⚠ The hidden cost of slow lien recording

With paper, there's a gap between when a loan is made and when the lien is officially recorded. During that window, lenders are exposed. If the vehicle is totaled, stolen, or repossessed before the lien is on record, losses can reach into the thousands. ELT closes that gap fast.

WHY ELT WORKS BETTER



Save up to \$88 per title

ELT costs \$7–\$20.
Paper costs \$80–\$108.
The savings add up fast.



Get protected faster

ELT records your lien right away — cutting the window where you're exposed to loss.



No lost titles. Ever.

Electronic records can't be lost or damaged.
No duplicates. No \$53 replacement fees.

Cost comparison: Paper vs. ELT

What you're paying for	Paper	ELT
Title Handling & Delivery Fee	\$25–\$50	\$7–\$20
Lost/duplicate title fee	\$53.50	N/A
Storage & vaulting	\$2–\$5	\$0
Total per title	\$80.50–\$108.50	\$7–\$20



You save

\$60–\$88 per title with ELT

ELT is faster, cheaper, and safer than paper.
The sooner you enroll, the sooner you start saving.

Ready to make the switch?

Email enroll@champtitles.com to enroll in ELT today