

Electronic Liens and Titles

Michigan has gone digital!

As of October 1, 2023 the State of Michigan switched to electronic filing of titles. This is a mandatory process for any collateral that has a lien on it from a financial institution.

The new process increases the efficiency of handling titles subject to financing transaction and in preventing fraud associated with titles.

All Financial Institutions in Michigan will hold the title electronically. Therefore, a paper title will not be issued or printed if there is a lien on the collateral.

Your vehicle registration is the document that can act as proof of vehicle ownership.

What to expect when purchasing a new vehicle or refinancing your current vehicle:

If you have recently refinanced or will be refinancing your vehicle with ACCU, your new title will be electronic. If you initially had a paper title, moving forward all titles issued with ACCU as the lien holder will be issued electronically.

What to expect when buying or selling a vehicle from or to a private party.

A paper title will still be required to transfer a vehicle to a different owner.

ACCU requires an original paper title up front (at the time of the loan closing) for the purchase of a vehicle from a private owner. We are unable to complete your loan transaction without the paper title. Should there be a lien on the collateral, the seller will need to request a paper title from their Financial Institution to complete the loan application process.

If you are selling your vehicle/collateral, you may be required to provide a paper title to complete the sale of your vehicle. Contact ACCU with your request. ACCU will submit a request to MI DMV to mail out your title.

Release of Title

Once your loan has been paid in full, the free and clear title will be mailed to you at the address ACCU has on file. Please remember this is one of the many reasons to have your address updated and current with ACCU.

Once we have released your paper title to you, we cannot request another paper title to be issued. You will have to request a duplicate title from the Secretary of State if you do not receive it.