



Nebraska Electronic Lender Guide

Nebraska Department of Motor Vehicles
Driver and Vehicle Records Division
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Introduction

I. Introduction to the Nebraska Electronic Lien and Title System

The purpose of this guide is to provide lenders with the necessary information to participate in the Nebraska's Electronic Lien and Title System (ELT).

This guide, a mix of business and technical topics, is available for download from the DMV's website and may be updated from time to time as necessary.

II. Program Goal

This program is the responsibility of the Nebraska Department of Motor Vehicles (DMV).

The goal of ELT is to provide for the electronic transmission of lien transaction data between lenders and the DMV. The electronic transmission of data is a benefit to the participating lenders, the vehicle/motorboat owners, the local county treasurer offices and the DMV.

III. How it Works

Lender participation in this program is, at present, optional. However, all Nebraska certificates of title that contain lien information are stored electronically. No printed copy is produced for mailing to the lender unless specifically requested.

Certificate of title and lien applications are filed at title issuing offices [local county treasurer office or the DMV, Division of Motor Carrier Services (MCS) for any common, contract or private carrier of property by motor vehicles in interstate commerce]. Upon the notation of a lien, the certificate of title record is stored electronically on the DMV Vehicle Title and Registration (VTR) database and a participating lender is electronically notified of the title issuance/lien notation.

At the time of lien satisfaction, a participating lender electronically notifies the DMV of the lien release and the DMV prints and mails the certificate of title to the owner (or other entity as directed by the lender).

Providers exchange data files with the DMV on a daily basis. These files contain lien notations, lien releases, error/correction information and requests for paper titles.

Transition Into ELT

I. Existing Paper Titles – Noting of a Lien

Each paper certificate of title presented for the notation of a lien is retained by the title issuing office and upon lien notation the certificate of title becomes electronic.

II. Existing Paper Titles – Release of a Lien

The lien is required to be released on the face of the certificate of title, presented to a title issuing office for release on VTR and the certificate of title is returned to the owner (or other entity as directed).

Non-Participating Lender Process

I. Certificate of Title Issuance with a Lien Notation

Applications are submitted to the county treasurer office in the county where the vehicle has situs (tax district where the vehicle is stored and kept for the greater portion of the calendar year). The exceptions to this rule are the applications submitted by any common, contract or private carrier of property by motor vehicles in interstate commerce whose vehicles are registered with MCS (applications are filed with MCS) and motorboat applications that are filed with any county treasurer office.

Upon issuance of the certificate of title with the lien noted, the certificate of title is stored electronically on VTR. No printed copy is produced for mailing to the lender.

Title issuance and lien notation can be verified through a check of the DMV records through the Title Inquiry function available at: www.clickdmv.ne.gov.

II. Lien Release

A [Non-Participating Lender Lien Release](#) application, completed by the lender, must be submitted to a title issuing office. Upon acceptance of the Application, the lien is released on VTR and the certificate of title is printed.

III. Request for Printed Certificate of Title

An electronic certificate of title may be printed, at the request of a lender, if the owner is relocating to another state or for other purposes as approved by the DMV. A [Non-Participating Lender Request for Paper Title](#), completed by the lender, must be submitted to the DMV. Upon acceptance of the Application the DMV will print and mail the certificate of title as directed by the lender.

How to Become a Participating Lender or Provider

I. What is a Participating Lender?

A participating lender is one who has registered with the DMV as a participating lender, has been assigned a Participating Lender ID by the DMV and has established a service relationship with a DMV approved provider.

II. What is a Provider?

A provider is an entity that has entered into a written agreement with the DMV to provide electronic lien and title services for participating lenders.

III. Becoming a Participating Lender

Complete the [Nebraska Electronic Lien and Title Participating Lender Application](#) and submit to the DMV. Requests for additional information or assignment of the Participating Lender ID (PLID) will be returned within 5 business days.

A participating lender may also become a provider or must engage an existing provider for the interface with DMV.

IV. Becoming a Provider

Complete the [Nebraska Electronic Lien and Title Provider Application](#) and submit to the DMV. Requests for additional information or a Nebraska Electronic Lien and Title Provider Agreement, requiring a company signature, will be returned within 10 business days. Upon execution of the Agreement successful completion of communication and system testing is required prior to implementation.

V. Current Providers

The following entities have been approved as providers for ELT services in Nebraska.

VINtek, Inc.

1735 Market Street, Suite 900
Philadelphia, PA 19103
Phone: 215-563-3320
Fax: 215-563-3326
E-mail: support@vintek.com

Decision Dynamics, Inc.

4723C Sunset Blvd
P.O. Box 2078
Lexington, SC 29071
Phone: 803-808-0117
Fax: 803-808-3780
E-mail: info@dditechnology.com

PDP Group, Inc.

10909 McCormick Rd
Hunt Valley, MD 21031
Phone: 410-584-2072
Fax: 410-584-2052
Email: contact@pdpgroupinc.com

FDI Collateral Management

9750 Goethe Road
Sacramento, CA 95827
Phone: 800.594.1470
Fax: 916.638.5301
Email: sales@fdielt.com

American Security Insurance Company

2975 Breckinridge Blvd.
Duluth, GA 30096
Phone: 866.742.1466
Fax: 678.694.9882
Email: als.info@assurant.com

Contact Information

I. Department of Motor Vehicles Business Contacts

Cindy Incontro, Administrative Assistant
Driver and Vehicle Records Division
Nebraska Department of Motor Vehicles
P.O. Box 94789
Lincoln, NE 68509-4789
Phone: 402-471-3904
Fax: 402-471-8694
E-mail: cynthia.incontro@nebraska.gov

Sandy Wood, Administrative Assistant
Driver and Vehicle Records Division
Nebraska Department of Motor Vehicles
P.O. Box 94789
Lincoln, NE 68509-4789
Phone: 402-471-3867
Fax: 402-471-8694
E-mail: sandy.wood@nebraska.gov

II. Office of the CIO FTP Administrator

Martin Ciecior, Senior Developer
Office of the CIO
P.O. Box 95045
Lincoln, NE 68509-5045
Phone: 402-471-0635
Fax: 402-471-4864
E-mail: martin.ciecior@nebraska.gov

Transaction Descriptions

Inbound and outbound transaction descriptions are as follows:

FH	File Header
LC	Lender Request for Conversion ^{1,2}
LO	Lender Lien Release ³
LG	Lender Request for Paper Title
LE	Lender Notify DMV of Error
LA	DMV Notify Lender of Lien Notation
LK	DMV Notify Lender of Correction
LX	DMV Conversion Reponse ⁴
EC	DMV Notify Lender of Conversion Error
EO	DMV Notify Lender of Lien Release Error
EG	DMV Notify Lender of Request for Paper Title Error

¹This transaction may be used to convert a paper title to an electronic title or to convert a non-participating electronic title to a participating electronic title. This transaction may NOT be used to transfer the lien from the existing lienholder to a new lienholder. The requesting lender must match the lender that currently holds the lien.

²Limited to a maximum of 5,000 transactions per daily file.

³Must be submitted within 15 days after final payment is received.

⁴For all records where a conversion response is received, the lender is required to destroy the paper title within 30 days of receipt of confirmation.

File Types

There are two types of files exchanged between the DMV and the providers, inbound and outbound. Inbound files are files that DMV retrieve from a provider; outbound files are files that a provider retrieves from DMV. Each of these files contains multiple transaction types. (See page 7 for transaction descriptions). All fields are required unless indicated otherwise.

I. Inbound File Header Record – Transaction Type FH

Field Name	Field Length	Start Position	End Position
Transaction Code (always FH)	2	1	2
Provider Code (assigned by DMV)	4	3	6
File Date (ccyymmdd)	8	7	14
File Time (hhmmss)	6	15	20
Total Transactions in File	6	21	26
Total Lien Release Transactions	6	27	32
Total Print Title Requests	6	33	38
Total Error Records	6	39	44
Total Conversion Requests	6	45	50
Filler	200	51	250

II. Inbound File Record – Transaction Type LO

Lender Lien Release

Field Name	Field Length	Start Position	End Position
Transaction Code (always LO)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number	11	31	41
DMV Lien Notation Number	7	42	48
Lien Release Date (ccyymmdd)	8	49	56
Mail to Customer Name ¹	35	57	91
Mail to Address 1	35	92	126
Mail to Address 2 ²	35	127	161
Mail to City	18	162	179
Mail to State	2	180	181
Mail to USA Zip Code	5	182	186
Mail to USA Zip + 4 ²	4	187	190
Filler	1	191	191
OR Foreign Postal Code	10	182	191
Filler	59	192	250

III. Inbound File Record – Transaction Type LG

Lender Request for Paper Title

Field Name	Field Length	Start Position	End Position
Transaction Code (always LG)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number	11	31	41
DMV Lien Notation Number	7	42	48
Mail to Customer Name ¹	35	49	83
Mail to Address 1	35	84	118
Mail to Address 2 ²	35	119	153
Mail to City	18	154	171
Mail to State	2	172	173
Mail to USA Zip Code	5	174	178
Mail to USA Zip + 4 ²	4	179	182
Filler	1	183	183
OR Foreign Postal Code	10	174	183
Filler	67	184	250

IV. Inbound File Record – Transaction Type LE

Lender Notify DMV of Error

Field Name	Field Length	Start Position	End Position
Transaction Code (always LE)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number	11	31	41
DMV Lien Notation Number	7	42	48
Error Code	1	49	49
(N=incorrect lienholder)			
(V=incorrect VIN)			
Filler	201	50	250

V. Inbound File Record – Transaction Type LC (limited to 5,000 transactions per daily file)

Lender Request for Conversion

Field Name	Field Length	Start Position	End Position
Transaction Code (always LC)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number ²	11	31	41
DMV Lien Notation Number ²	7	42	48
Filler	202	49	250

VI. Outbound File Header Record– Transaction Type FH

Field Name	Field Length	Start Position	End Position
Transaction Code (always FH)	2	1	2
Provider Code (assigned by DMV)	4	3	6
File Date (ccyymmdd)	8	7	14
File Time (hhmmss)	6	15	20
Total Transactions in File	6	21	26
Total Lien Notation Transactions	6	27	32
Total Correction Transactions	6	33	38
Total Lien Release Error	6	39	44
Total Request for Paper Title Error	6	45	50
Total Conversion Responses	6	51	56
Total Conversion Errors	6	57	62
Filler	288	63	350

VII. Outbound File Record – Transaction Type LA

DMV Notify Lender of Lien Notation

Field Name	Field Length	Start Position	End Position
Transaction Code (always LA)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
Vehicle Make	4	31	34
Vehicle Year	4	35	38
Title Brand ^{2, 4}	20	39	58
DMV Title Number	11	59	69
DMV Title Issuance Date (ccyymmdd)	8	70	77
DMV Lien Notation Date (ccyymmdd)	8	78	85
DMV Lien Notation Number	7	86	92
Additional Lienholder Name ²	35	93	127
Additional Lien Notation Date ² (ccyymmdd)	8	128	135
More than 2 Lienholders (Y or N)	1	136	136
Owner Name Format (I or B)	1	137	137
Owner Name ³	35	138	172
Owner Address 1	35	173	207
Owner Address 2 ²	35	208	242
City	18	243	260
State	2	261	262
USA Zip Code	5	263	267
USA Zip + 4 ²	4	268	271
Owner Name Format (I or B) ²	1	272	272
Second Owner Name ^{2,3}	35	273	307
More than 2 Owners (Y or N)	1	308	308

Odometer Reading ²	6	309	314
Odometer Flag ⁵	1	315	315
Filler	35	316	350

VIII. Outbound File Record – Transaction Type LK

DMV Notify Lender of Correction

Field Name	Field Length	Start Position	End Position
Transaction Code (always LK)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
Vehicle Make	4	31	34
Vehicle Year	4	35	38
Title Brand ^{2,4}	20	39	58
DMV Title Number	11	59	69
DMV Title Issuance Date (ccyymmdd)	8	70	77
DMV Lien Notation Date (ccyymmdd)	8	78	85
DMV Lien Notation Number	7	86	92
Additional Lienholder Name ²	35	93	127
Additional Lien Notation Date ² (ccyymmdd)	8	128	135
More than 2 Lienholders (Y or N)	1	136	136
Owner Name Format (I or B)	1	137	137
Owner Name ³	35	138	172
Owner Address 1	35	173	207
Owner Address 2 ²	35	208	242
City	18	243	260
State	2	261	262
USA Zip Code	5	263	267
USA Zip + 4 ²	4	268	271
Owner Name Format (I or B) ²	1	272	272
Second Owner Name ^{2,3}	35	273	307
More than 2 Owners (Y or N)	1	308	308
Odometer Reading ²	6	309	314
Odometer Flag ⁵	1	315	315
Filler	35	316	350

IX. Outbound File Record – Transaction Type LX

DMV Conversion Response

Field Name	Field Length	Start Position	End Position
Transaction Code (always LX)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
Vehicle Make	4	31	34
Vehicle Year	4	35	38

Title Brand ^{2, 4}	20	39	58
DMV Title Number	11	59	69
DMV Title Issuance Date (ccyymmdd)	8	70	77
DMV Lien Notation Date (ccyymmdd)	8	78	85
DMV Lien Notation Number	7	86	92
Additional Lienholder Name ²	35	93	127
Additional Lien Notation Date ² (ccyymmdd)	8	128	135
More than 2 Lienholders (Y or N)	1	136	136
Owner Name Format (I or B)	1	137	137
Owner Name ³	35	138	172
Owner Address 1	35	173	207
Owner Address 2 ²	35	208	242
City	18	243	260
State	2	261	262
USA Zip Code	5	263	267
USA Zip + 4 ²	4	268	271
Owner Name Format (I or B) ²	1	272	272
Second Owner Name ^{2, 3}	35	273	307
More than 2 Owners (Y or N)	1	308	308
Odometer Reading ²	6	309	314
Odometer Flag ⁵	1	315	315
Filler	35	316	350

X. Outbound File Record – Transaction Type EO
DMV Notify Lender of Lien Release Error

Field Name	Field Length	Start Position	End Position
Transaction Code (always EO)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number	11	31	41
DMV Lien Notation Number	7	42	48
Lien Release Date (ccyymmdd)	8	49	56
Mail to Customer Name ¹	35	57	91
Mail to Address 1	35	92	126
Mail to Address 2 ²	35	127	161
Mail to City	18	162	179
Mail to State	2	180	181
Mail to USA Zip Code	5	182	186
Mail to USA Zip + 4 ²	4	187	190
Filler	1	191	191
OR Foreign Postal Code	10	182	191
Comment	159	192	350

XI. Outbound File Record – Transaction Type EG

DMV Notify Lender of Request for Paper Title Error

Field Name	Field Length	Start Position	End Position
Transaction Code (always EG)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN)	20	11	30
DMV Title Number	11	31	41
DMV Lien Notation Number	7	42	48
Mail to Customer Name ¹	35	49	83
Mail to Address 1	35	84	118
Mail to Address 2 ²	35	119	153
Mail to City	18	154	171
Mail to State	2	172	173
Mail to USA Zip Code	5	174	178
Mail to USA Zip + 4 ²	4	179	182
Filler	1	183	183
OR Foreign Postal Code	10	174	183
Comment	167	184	350

XII. Outbound File Record – Transaction Type EC

DMV Notify Lender of Conversion Error

Field Name	Field Length	Start Position	End Position
Transaction Code (always EC)	2	1	2
Lender Code (assigned by DMV)	8	3	10
Vehicle Identification Number (VIN) ⁶	20	11	30
DMV Title Number ⁶	11	31	41
DMV Lien Notation Number ⁶	7	42	48
Comment	302	49	350

¹ Open field – example John Smith or Smith Enterprises, Inc.

² Optional or not applicable to all transactions, may be left blank

³ Type I – LAST,FIRST,MIDDLE,SUFFIX (example: SMITH,JOHN,J,JR); Type B – may contain alpha, numeric and/or special characters (example: SMITH ENTERPRISES INC)

⁴ There is a limit of one title brand per title record. Title brands include: Rebuilt, Damaged, Flood, Junked, Manufacturer Buyback, Non-Highway Use, Repaired, Reconstructed, Previously Salvage, Total Loss, Salvage, Non-Transferable and Other (free form field up to 20 characters). All brands from a previous state's title are carried forward. Only Salvage, Previously Salvage, Non-Transferable and Manufacturer Buyback are brands assigned in Nebraska.

⁵ A = Actual, N = Not Actual, E = Exceeds Mechanical Limits, X = Exempt

⁶ This is a return of information submitted in LC transaction; DMV Title Number and DMV Lien Notation Number may be left blank.

File Transfer Schedules

DMV and providers are required to retrieve files seven days a week, 365 days per year (no holiday or weekend hiatus).

Providers retrieve outbound files from DMV and delete after successful retrieval between the hours of 3:00 and 9:00 a.m. CDT.

Providers must have inbound files available for DMV retrieval by 10:00 p.m. CDT each evening. DMV retrieves the files and deletes after successful retrieval between the hours of 10:00 p.m. and midnight CDT.

Providers must notify the DMV and the Office of the CIO contact person (see page 6) immediately upon discovery of the failure to retrieve outbound files or submit inbound files. This notification shall occur within 24 hours of the failure.

Data Transfers

I. Required File Transfer Protocol

The Office of the CIO requires that all data transfers be encrypted. Methods for encrypted transfer provided for are SFTP, FTP TLS/SSL and CONNECT:Direct SECURE +.

- **SFTP – Secure File Transfer Protocol**

Different protocol than FTP; uses Secure Shell (SSH) communications technology to secure the control and data connection.

- **FTP TLS/SSL (Also known as FTPS)**

File Transfer Protocol with the added option of Secure Sockets Layer (SSL) or Transport Layer Security (TLS – successor to SSL). TLS/SSL is used to secure the control and data connection.

- **CONNECT:Direct (C:D)**

CONNECT:Direct (C:D) is a data transfer software product that allows data centers within and across networks to send and receive large amounts of data. CONNECT:Direct SECURE + is a comprehensive, cryptographic security solution, which is approved by the National Institute of Standards and Technology (NIST).

II. Standards and Conventions

Inbound files (identified on pages 8-9) will be named in the following manner:

FTP.VPID#.INBD.PYYMMDD where PID# is the provider identification number assigned by the DMV and YYMMDD is the calendar date the file is created (e.g. an inbound file for September 1, 2010 for vendor 1234 would be named FTP.V1234.INBD.P100901).

Outbound files (identified on pages 10-12) will be named in the following manner:

FTP.VPID#.OUTBD.PYYMMDD where PID# is the provider identification number assigned by the DMV and YYMMDD is the calendar date the file is created (e.g. an outbound file for September 1, 2010 for vendor 1234 would be named FTP.V1234.OUTBD.P100901).

The same file transfer protocol will be used for an outbound file that the provider uses for an inbound file.

Communication and System Testing

Upon execution of the Nebraska Electronic Lien and Title Provider Agreement successful completion of communication and system testing is required prior to implementation.

The provider shall coordinate testing efforts with the Office of the CIO contact person (see page 6).

Two text files will be forwarded to the provider to use for testing. The first will be used by the provider as an Inbound File, which will be retrieved by the Office of the OCIO and verified with the sent text file. The Inbound file will contain a header record and up to ten transactions that will consist of a combination of LE, LG, LO and LC transactions.

The second will be a replica of the file that the DMV uses as an Outbound File for the provider to use in verifying the content of the actual test file retrieved. The Outbound file will contain a header record and up to ten transactions that will consist of a combination of EC, EG, EO, LA, LK and LX transactions.

Upon successful completion of the testing the Office of the CIO contact person will report to the DMV. DMV will then add the provider to the list of Current Providers and will communicate with the provider to determine an implementation date.



Nebraska Electronic Lien and Title Participating Lender Application

This application form is to be used by financial institutions and other lenders to enroll or modify an existing account in Nebraska's Electronic Lien and Title (ELT) Program.

A	Action Requested – To be Completed by Financial Institution/Lender (check one)			
	Initial Enrollment in ELT Program			
	Change of Provider		PLID:	
	Removal from ELT Program		PLID:	
	Change of Financial Institution/Lender Address		PLID:	
	Change of Financial Institution/Lender Name		PLID:	
B	Lender Information – To be Completed by Financial Institution/Lender			
	Lender Name		FEIN	
	Mailing Address	City	State	Zip Code
	Printed Name of Authorized Requester		Telephone Number	Date
	Email Address of Authorized Requester	Provider (select from list below)	Authorized Requester's Signature	
C	Provider Authorization – To be Completed by Provider			
	Printed Name of Provider Employee Authorizing ELT Account		Title of Provider Employee	Telephone Number
	Email Address of Authorizing Provider Employee	Requested Date of Change	Provider Employee Signature	

Authorized ELT Providers:

VINtek, Inc.
1735 Market Street, Suite 900
Philadelphia, PA 19103

Decision Dynamics, Inc.
P.O. Box 2078
Lexington, SC 29071

PDP Group, Inc.
10909 McCormick Rd
Hunt Valley, MD 21031

FDI Collateral Management
9750 Goethe Rd
Sacramento, CA 95827

American Security Insurance Company
2975 Breckinridge Blvd
Duluth, GA 30096

- Lenders must complete Sections A and B, then forward this form to the selected provider.
- The provider named in section B must submit this completed application to the Nebraska DMV.
- Lenders must establish a service relationship with one of Nebraska DMV's approved providers for transmission of all vehicle and title data, or apply to become an authorized provider.

By signing above Participating Lenders agree to the following conditions and requirements:

- The lender must provide the Participating Lender ID (PLID) assigned by Nebraska DMV to all loan recipients and dealers utilizing selected lender services. The lender must require that all dealers utilizing selected lender services record the PLID on the Nebraska Application for Certificate of Title with the accompanying lienholder information.
- The lender must work directly with their chosen provider's Help Desk to resolve all ELT discrepancies and data transmission issues.
- The lender shall protect the confidentiality of the information and data to which lender has access. At no time shall the lender furnish to any person, association or organization any vehicle or title data received from Nebraska DMV without Nebraska DMV's prior written consent.
- The lender has no proprietary rights to the information received from Nebraska DMV.
- The lender understands that Nebraska DMV and its employees shall not be liable to the lender for any damage, costs, lost production or any other loss of any kind for failure of Nebraska DMV's equipment hardware or software or the for the loss of consequential damages that are the result of any other type of failure.
- Either party, upon giving 30 days written notice to the other party, may terminate authorization. In the event of termination, Nebraska DMV is released from any and all obligations to the lender.



Nebraska Electronic Lien and Title Provider Application

This application form is to be used by entities to apply to become an approved provider for Nebraska's Electronic Lien and Title (ELT) Program.

A	Company Name – Formal name to be used on Contract			
	Company Name			
	Mailing Address	City	State	Zip Code
B	Contact Information			
1	Name of Individual to Sign Agreement w/DMV	Title		
	Telephone Number	Email Address		
2	Name of Individual to Process Agreement	Title		
	Telephone Number	Email Address		
3	Name of Business Contact (i.e. Help Desk Support)	Title		
	Telephone Number	Email Address		
4	Name of Technical Support Contact	Title		
	Telephone Number	Email Address		
C	File Transfer Protocol			
	Secure File Transfer Protocol to be used:			

- Upon receipt of this Application, the DMV will draft an Agreement and forward it to the individual identified on line 2 above.
- Upon completion of the Agreement process, the DMV will assign a Provider ID, publish the applicant's name in the Nebraska Electronic Lender Guide as an approved provider, and will communicate with the individual identified on line 4 above to share the necessary File Transfer Protocol information and to schedule a test file process.
- Upon completion of the Agreement process, the applicant may publish their role as a DMV approved provider and may assist lenders in the submission of Nebraska Electronic Lien and Title Participating Lender Applications.