Rhode Island ELT Passthrough Fees.

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COLLATERAL MANAGEMENT SOLUTIONS

The Rhode Island Division of Motor Vehicles (RI DMV) is shifting its voluntary Electronic Lien and Title (ELT) program to **mandatory effective October 1, 2026**. Statutory fees and DMV surcharges represent standard state costs for manual processing. Transaction fees reflect the cost to process your title and registration actions electronically. Below is the ELT passthrough fee structure.

ELT Service	Notes	Statutory State Fee Required [1]	Transaction Fee(s)	DMV Surcharge	Total Fee(s)
Lien File / Perfect / Release[2]	Lien adds that because of DMV, Title Corrections have no fee.	No	$20.00[3]	No	$20.00
Lien Add Directly from Lender	Security Lien Title	$50.00	$30.00	$3.50	$83.50
Paper Title Request	Lien Actions / Misc Title Services	No	$7.00	No	$7.00
Convert Paper to E-Lien[4]	–	$50.00	No	$3.50	$53.50
Lien Release of Paper Converted to E-Lien	Release of a lien that was previously converted from paper to electronic.	No	$7.00	No	$7.00
Lien Correction by Lender[5]	Used to update data (e.g., owner name, vehicle info)	$50.00	$20.00 (Lien Service) + $7.00 (Lien Actions/ MiscTitle Services)	$3.50	$80.50
Lien Transfer	• Used for the current lienholder to transfer the lien to another lienholder. • The receiving lienholder is billed fees. • Intrastate only • Both lienholders must use CHAMP	$50.00	$20.00 (Lien Service) + $7.00 (Lien Actions/ MiscTitle Services)	$3.50	$80.50
Motor Vehicle Request	On-Demand VIN / Title inquiry	$50.00	$7.00	$3.50	$60.50

[1] State fees are collected from the dealer at the time of vehicle purchase, unless there are new billable transactions that have occurred between the registered vehicle owner and the lender.
[2] Lien filing, perfection, and release fees are all billable at the time of lien filing.
[3] Fees are refunded if the lien is rejected within 30 days of lien-add
[4] There are no charges for converting paper to E-lien if initiated within 60 days of ELT enrollment date; after 60 days, fees apply.
[5] There is no charge for lien correction by the lender if the correction is made within 30 days of lien filing; after 30 days, fees apply.