

CHAPTER 240
SB 156 - FINAL VERSION

02/13/2025 0270s
06/26/2025 2876EBA

2025 SESSION

25-1021
11/09

SENATE BILL **156**

AN ACT allowing the division of motor vehicles to contract with a third-party vendor to facilitate the secure transfer of title applications and information.

SPONSORS: Sen. Ricciardi, Dist 9; Sen. Lang, Dist 2; Sen. Murphy, Dist 16; Sen. Fenton, Dist 10; Sen. Gannon, Dist 23; Sen. Innis, Dist 7; Sen. Rosenwald, Dist 13; Sen. Pearl, Dist 17; Sen. Birdsell, Dist 19; Sen. McGough, Dist 11

COMMITTEE: Transportation

ANALYSIS

This bill allows the division of motor vehicles to contract with a third-party vendor to facilitate the secure transfer of title applications and information between the division and municipal agents and car dealerships.

This bill is at the request of the department of safety.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~[in brackets and struck through.]~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Five

AN ACT allowing the division of motor vehicles to contract with a third-party vendor to facilitate the secure transfer of title applications and information.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 240:1 Certificate of Title; Copy Types. Amend RSA 259:9, II to read as follows:

2 II. As used in the certificate of title and anti-theft laws, a ***physical or electronic*** certificate of title
3 issued by the division.

4 240:2 New Subparagraph; Electronic Lien and Title Hub; Authority. Amend RSA 260:14, I by
5 inserting after subparagraph (d) the following new subparagraph:

6 (e) "Electronic lien and title (ELT) hub" means a contracted agent of the department who
7 facilitates electronic lien and title transactions on behalf of the division of motor vehicles using systems to
8 electronically deliver motor vehicle and title information between and among the division, the ELT hub,
9 ELT service providers, lending institutions having an interest in a motor vehicle titled within the state, and
10 New Hampshire licensed retail vehicle dealers.

11 (f) "Electronic lien and title (ELT) service provider" means a contractor of a lending institution
12 having an interest in a motor vehicle titled within the state, a contractor of a New Hampshire licensed retail
13 vehicle dealer, or both, who facilitates electronic lien and title transactions by accepting and delivering
14 motor vehicle and title information electronically through ELT hub systems as an approved user of such
15 systems, to facilitate electronic lien and electronic title programs.

16 240:3 New Paragraph; Electronic Lien and Title Hub; Authority. Amend RSA 260:14 by inserting
17 after paragraph III-d the following new paragraph:

18 III-e. The ELT hub and ELT service providers are authorized to receive and deliver motor vehicle
19 and title information, including but not limited to VIN, title number, make, model, year, owner's name,
20 owner's address, and lienholder information, solely to enable secure communication of motor vehicle and
21 title information among the division, New Hampshire licensed retail vehicle dealers, and financial
22 institutions having an interest in motor vehicles titled within the state. Any records received under this
23 paragraph shall not be used for purposes other than for the issuance of titles and for the perfection,
24 transfer, and release of security interests in motor vehicles titled within the state and shall not be further
25 transferred or otherwise made available to a person or entity that is not authorized under this paragraph.
26 Notwithstanding the provisions of RSA 260:14, XIV, the ELT hub shall be responsible for ensuring its own
27 and all ELT service providers' compliance with this section and with the security requirements of the ELT
28 hub's contract with the department, and the commissioner, upon determining that the ELT hub or an ELT
29 service provider has violated any provisions of this section may issue a written order prohibiting the ELT
30 hub or the violating ELT service provider, or both, from receiving motor vehicle records commencing 10
31 business days following the issuance of the order and lasting no longer than 5 years, unless the

CHAPTER 240
SB 156 - FINAL VERSION
- Page 2 -

1 commissioner is satisfied that procedures are in place and will be enforced to ensure compliance with this
2 chapter.

3 240:4 Delivery of Certificate. Amend RSA 261:9 to read as follows:

4 261:9 ~~[Mailing]~~ ***Delivery*** of Certificate. The certificate of title shall be mailed ***or delivered*** to the first
5 lienholder named in it or, if none, to the owner. In the event the lien has been satisfied by a dealer, the
6 dealer becomes the owner and the state is authorized to mail the title to the dealer.

7 240:5 Delivery of New Title. Amend RSA 261:21, I to read as follows:

8 I. The department, upon receipt of a properly assigned certificate of title, with an application for a
9 new certificate of title, the required fee and any other documents required by law, shall issue a new
10 certificate of title in the name of the transferee as owner and mail ***or deliver*** it to the first lienholder named
11 in it or, if none, to the owner.

12 240:6 Security Interest; Delivery of Title. Amend RSA 261:25, IV to read as follows:

13 IV. Upon receipt of the certificate of title, the application and the required fee, the department
14 shall either endorse the certificate or issue a new certificate containing the name and address of the new
15 lienholder, and mail ***or deliver*** the certificate to the first lienholder named in it.

16 240:7 New Paragraph; Release of Security Interest; Notification of Release. Amend RSA 261:27 by
17 inserting after paragraph II the following new paragraph:

18 III. Upon the satisfaction of a security interest in a vehicle for which the certificate of title is in an
19 electronic format, the lienholder whose security interest is satisfied shall within 10 days after the demand,
20 notify the department of the release of security interest. The department shall mail or
21 deliver a certificate of title, free of security interest to the owner.

240:8 Effective Date. This act shall take effect 60 days after its passage.

Approved: July 15, 2025

Effective Date: September 13, 2025