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**Delegate Dana Stein Testimony in Support of HB 1033**

This bill makes the voluntary motor vehicle electronic lien release system currently authorized by statute mandatory. Mandatory electronic lien release is currently the law in Virginia and Pennsylvania.

HB 1033 will reduce title fraud by eliminating the need for a lender to mail a paper lien release. Under this law, lenders will transmit an electronic release to the MVA, and the MVA will use that electronic release to issue a new title. HB 1033 will make the processing of new titles more efficient for dealers and lenders.

There is an amendment as well that would give lenders 5 days from access to the payoff funds to transmit the electronic release. This is supported by the Bankers, Dealers, Credit Unions and Title Agents.

HB 1033 is the cross file to SB 778 that already passed out of the Senate Finance Committee by a unanimous vote.