



MANUFACTURED HOUSING DIVISION

FINANCE LIEN RELEASE SYSTEM

Personal Property Liens Only



Version 1.0 January 2017

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I. Getting to Know the Database

1. Introduction

Intended Audience

The Finance Lien Release System is designed for Lien Holders that currently have active *personal property liens* with the department and allows them to release their interest after payoff. . If a lien was recorded on the Statement of Ownership for a home converted to real property the change must be made by submitting an application for Statement of Ownership with a copy of the mortgage lien release recorded with the county clerk.

System Requirements

The Finance Lien Release System is web based. You can access it through a standard internet connection using a dial up or broadband service. The system is designed for use with Microsoft Internet Explorer 11 web browsers running on a Windows operating system. Other browsers or operating systems such as Firefox 48 through 50 and Chrome 54 have been tested successfully. If necessary, download the appropriate browser software free of charge from the following webpage:

<http://www.microsoft.com/windows/ie/default.asp>

In your web browser configuration, you may need to enable JavaScript and also the ability to accept “cookies” (these are harmless electronic files placed temporarily on your computer to enhance functionality). These setting are the default for the web browser. Refer to the help system in your browser if you are unsure of its configuration.

Depending on your data needs, the Finance Lien Release System may require the Adobe Acrobat Reader plug-in for your browser. This software will allow you to access files in Portable Document Format (PDF) and is free of charge. To download the latest version of Adobe Acrobat Reader, visit the following webpage:

<https://get.adobe.com/reader/>

The Finance Lien Release System does not require you to install client software on your local machine.

If you have general technical assistance questions, please contact your own technical support staff FIRST. If a question cannot be answered by your technical support staff, please email us at processing@tdhca.state.tx.us.

Overview

The Finance Lien Release System allows Lien Holders to release active personal property liens recorded with the department and issue an updated Statement of Ownership (also known as a title) for mailing to their customers. Included in the functionality is the ability to view liens, setup and modify one’s accounts.

2. Getting Started

2.1 Accessing the Finance Lien Release Webpage

To access the Finance Lien Release, open your web browser to the TDHCA Web site, www.tdhca.state.tx.us. On the top right-hand corner of the page, click the Manufactured Housing tab, on the left side of the page click, Online Transactions, then under the heading Lienholders, the Finance Lien Release System webpage contains links to this user guide and the database to release liens.

The screenshot shows the website header for the Texas Department of Housing and Community Affairs, Manufactured Housing Division. A navigation menu includes Home, Contact, About, Calendar, Press, and Employment. A search bar is present with a 'GO' button. The breadcrumb trail reads: Home » MH » Online Transactions - Manufactured Housing.

The main content area is titled 'Online Transactions' and contains several sections:

- Manufactured Housing Home** (left sidebar menu):
 - Background & Overview
 - Governing Board and Board Meeting Materials
 - Recording Ownership/Titling
 - Consumer Protection and General Information
 - License Holders
 - Laws & Rules
 - Legislative & Regulatory Archives
 - Tax Lien Information
 - Related Websites
 - Search Our Database
 - Online Transactions
 - Tutorials
 - Videos
 - Contact Us
- Installations**
 - [Reporting an installation](#)
 - Submitting Form Ts in Bulk Electronically**
This is a custom feature enabling Installers to export data electronically in bulk from their system to the Department's system eliminating the need to enter reports manually. This feature requires customization with the creation of a format allowing data to be integrated from one system to another.
- Licensing**
 - [License Renewals](#)
This online feature allows License Holders to complete their License Renewals and update or confirm their contact information. Check [here for eligibility requirements and frequently asked questions](#).
- Tax Liens**
 - [Tax Collector Lien System](#)
The MHD Tax Lien Collector System is designed to allow taxing entities the ability to release their own liens as well as the liens for the entities they collect for. Check [here for information and Guidelines](#) on how to gain access to this system.
- Consumer Complaints**
 - [Consumer Complaint Submission](#)
This online feature allows consumers to file consumer complaints. If you have any questions regarding the submission of online consumer complaints, please contact us at 877-313-3023.
- Inventory**
 - [Texas Inventory Finance Form](#)
For creditors/floorplanners to submit a Texas Inventory Finance form.
- Illegal Activity**
 - [Unlicensed Activity Form](#)
For reporting illegal activity.
- Leinholders**
 - [Information and guidelines to accessing the system. \(DOC\)](#)
 - [Release Liens](#)
Lienholders wishing to release their lien may do so with system access and issue a clear statement of ownership to their customer.

A red arrow points to the 'Release Liens' link in the Leinholders section.

2.2 Obtaining a User ID

To obtain access as a Primary Account Holder for the Finance Lien Release System, please contact James Oliva, Processing and Customer Service Manager at 512-463-5165 or Diane Robinson, Processing Supervisor @ 512-475-3062 to create the Primary Account and temporary password. You may also email either one for assistance at james.oliva@tdhca.state.tx.us or diane.robinson@tdhca.state.tx.us

2.3 Log On

Once your account has been activated, your email address will serve as your User Name and a temporary password will be provided for the initial sign-on into the system. You will be prompted at that time to change your password.

Open your web browser to the Finance Lien Release System webpage and click on **Login to Finance Lien Release System**. The login box shown in Figure 2-1 will appear.

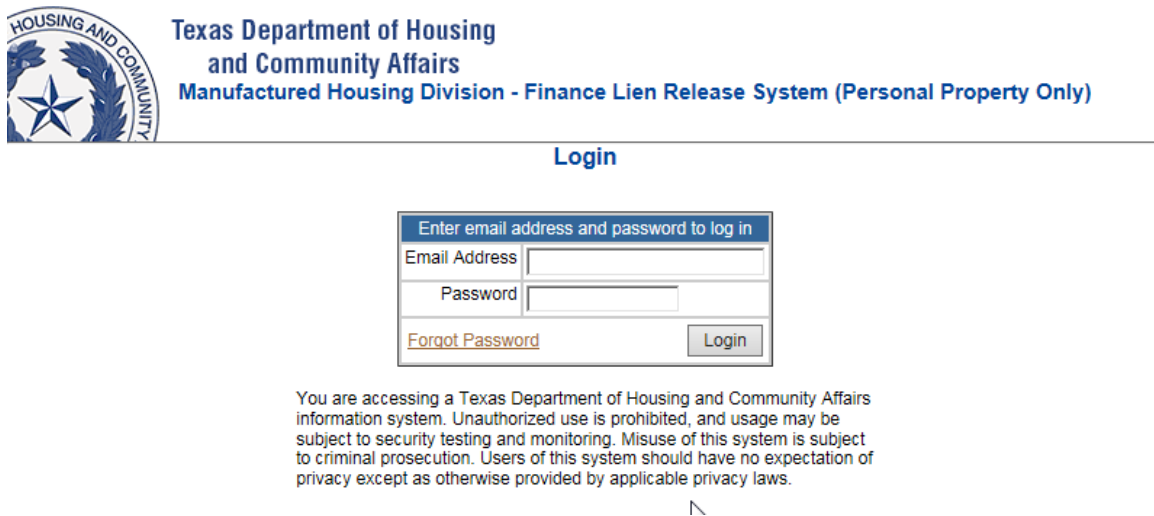


Figure 2-1

Enter your email address and temporary password, and then click **Login** to access the system. This will prompt you to change your password (see Figures 2-2).

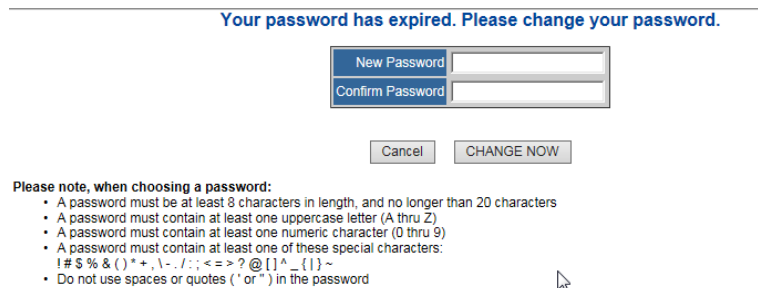


Figure 2-2

Once successfully completed, you will be prompted to close your browser to sign-on with your new password (*Figure 2-3*).

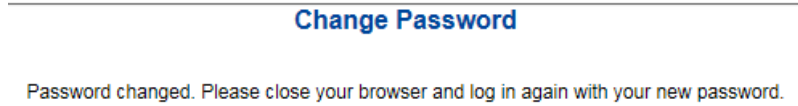


Figure 2-3

2.4 Passwords

Passwords should contain eight characters, with at least one special character (symbol) and a number. Passwords are confidential and should never be shared except as authorized.

If you lose or forget your password, click on the "[Forget Password](#)" link to proceed with changing your password (*see Figure 2-1*).

To reset your password, enter your email address and hit OK. Next page will confirm the reset of password and provide you a new temporary password within 10 minutes, via your email address (*see Figures 2-4, 2-5 & 2-6*). Upon receiving the email, hit LOGIN as shown in Figure 2-5 and enter your email address and temporary password. You will then need to create your new password (*see Figure 2-2*). Once completed, you will receive confirmation of changed password (*see Figure 2-3*). This page will not redirect you to the Login page; you must close your browser.

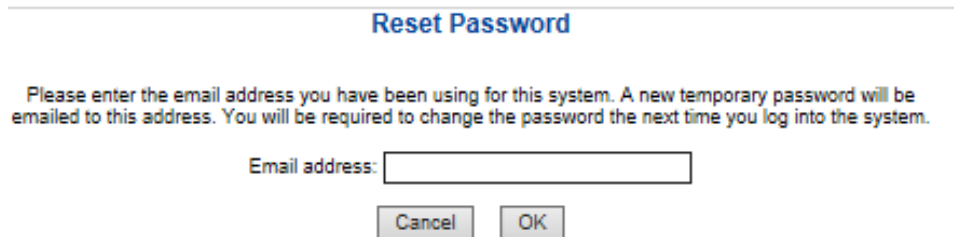
A screenshot of a web page titled "Reset Password" in blue text. Below the title, a message reads: "Please enter the email address you have been using for this system. A new temporary password will be emailed to this address. You will be required to change the password the next time you log into the system." Below the message is a text input field labeled "Email address:". Below the input field are two buttons: "Cancel" and "OK". The page has a light gray background and a thin horizontal line above the title.

Figure 2-4

Reset Password

Your password for the Manufactured Housing Online Mortgage Lien Release System has been reset. An email has been sent to james.oliva@tdhca.state.tx.us with a new temporary password. You will be required to change the password to a new password the next time you log in.

If you do not receive an email within about 10 minutes please verify that you are using the correct email address and that it is the email address you use for this system.



Figure 2-5

Your password for the Manufactured Housing Finance Lien Release System has been reset. The new temporary password is: 5S4KHC37jx

Use this password the next time you log in. After you log in the system will require you to change your password to a password of your choice

[Manufactured Housing Finance Lien Release System](#)

Do not reply to this email. This mailbox is not monitored.

Figure 2-6

II. Using the Database

3. Navigating the Database

3.1 Primary Account Holder

Once logged in, you are ready to release mortgage liens. If you wish to create Sub-Accounts, the Primary Holder is the only one authorized to do so (*see 3.2 Creating Sub-Accounts*).

Primary Account Holder will have access to the following links (*see Figure 3-1*); **Search, Help, Account Management, Change Passwords, Active Liens, Cart and History**. Sub-Account Holder will have access to the same links, but will only be allowed to amend/modify their own contact information. Primary Account Holder will have the ability to modify their record along with the Sub-Accounts. Additionally, the Primary will have the ability to disable one or all Sub-Accounts.

[Search](#) | [Help](#) | [Account Management](#) | [Change Password](#) | [Active Liens](#) | [Cart\(0\)](#) | [History](#) | [Logout](#)

Search for Finance Liens




Label Number:	<input type="text"/>	
Serial Number:	<input type="text"/>	
Certificate Number:	<input type="text"/>	
<input type="button" value="Search"/>		

Figure 3-1

Links

- a) **Search** – View desired records via Label, Serial or Certificate Number
- b) **Help** – provides helpful information pertaining to the Finance Lien Detail Page and Account Maintenance pages which includes Sub-Accounts.
- c) **Account Maintenance** – as indicated above, this section allows the Primary Holder to amend their email address, contact name, phone number and create, modify and/or enable/disable Sub-Accounts.
- d) **Change Password**
- e) **Active Liens** – provides a list of all active mortgage liens for the lien holder
- f) **Cart** – displays the number of pending mortgage liens to be released but transaction not yet completed.
- g) **History** – allows you to review all prior paid completed transactions and print Statements of Ownership and Form B’s.

3.2 Creating Sub-Accounts

To create a Sub-Account, click the **Account Management** link on the navigation bar. The account management box shown in Figure 3-2 will appear.

[Search](#) | [Help](#) | [Account Management](#) | [Change Password](#) | [Active Liens](#) | [Cart\(0\)](#) | [History](#) | [Logout](#)

Account Management

US BANK, NA	
Email Address	<input type="text" value="james.oliva@tdhca.state.tx.us"/>
Contact Name	<input type="text" value="JAMES OLIVA"/>
Contact Phone	<input type="text" value="512-555-1212"/> ### ### ####
<input type="button" value="UPDATE"/>	

[+Create Sub-account](#)

Figure 3-2

Click on the **+Create User Account** and the box will appear as shown in Figure 3-3. Enter the required information as shown in the exhibit. The password assigned to the account will be a temporary password. The Sub-Account Holder will be required to change his/her password once they have logged into the system for the first time (see Figure 2-2). Keep in mind, creating this account allows the Sub-Account Holder to release active mortgage liens.

Create Sub-account

Email Address	<input type="text"/>
Contact Name	<input type="text"/>
Contact Phone	<input type="text"/> ### ### ####
New Password	<input type="password"/>
Confirm Password	<input type="password"/> <small>The password you enter will be a temporary password - the user will be required to change the password the next time they log in.</small>

- Email Address is used to log in to the system.
- Passwords must be at least 8 characters in length, and no longer than 20 characters
- Passwords must contain at least one uppercase letter (A thru Z)
- Passwords must contain at least one numeric character (0 thru 9)
- Passwords must contain at least one of these special characters: !# \$ % & () * + , \ - / : ; < = > ? @ [] ^ _ { } ~
- Do not use spaces or quotes (' or ") in the password

Figure 3-3

Once a Sub-Account has been created you may also disable the account by going to the Account Management link, choose the individual and click on **Edit** link (see Figure 3-3). This will take you to the Manage Sub-Account Page (see Figure 3-4), under Account Disabled ?, place cursor on box and click. You may at this time state reason for disabling the account. This is optional. Click on **Save**. Confirmation page will appear at this time. See Figure 3-5

[Search](#) | [Help](#) | [Account Management](#) | [Change Password](#) | [Active Liens](#) | [Cart\(0\)](#) | [History](#) | [Logout](#)

Account Management

US BANK, NA

Email Address	<input type="text" value="james.oliva@tdhca.state.tx.us"/>
Contact Name	<input type="text" value="JAMES OLIVA"/>
Contact Phone	<input type="text" value="512-555-1212"/> ### ### ####
<input type="button" value="UPDATE"/>	

List of Sub-accounts Managed by james.oliva@tdhca.state.tx.us

Account ID	Contact Name	Account Disabled?	Edit
rsiller@tdhca.state.tx.us	ROBERTA SILLER	N	Edit

+Create Sub-account

Figure 3-3

Manage Sub-account

Manage Sub-account

Email Address	<input type="text" value="rsiller@tdhca.state.tx.us"/>
Contact Name	<input type="text" value="ROBERTA SILLER"/>
Contact Phone	<input type="text" value="512-555-1212"/> ### ## ###
New Password	<input type="password"/>
Confirm Password	<input type="password"/> <small>The password you enter will be a temporary password - the user will be required to change the password the next time they log in.</small>
Account Disabled?	<input checked="" type="checkbox"/> (Check here to disable this account.) Reason (optional): <input type="text" value="EMPLOYEE NO LONGER IN DEPT"/>

Figure 3-4

Account has been updated

Account ID: rsiller@tdhca.state.tx.us

Contact Name: ROBERTA SILLER

[Return to Account Management](#)

Figure 3-5

Should you wish to Enable the Sub-Account, return to the Account Management screen , Click on **Edit**, place cursor on box under Account Disabled? and **Save**. You have now Enabled the Sub-Account (see Figure 3-6).

Account Management

US BANK, NA

Email Address	<input type="text" value="james.oliva@tdhca.state.tx.us"/>
Contact Name	<input type="text" value="JAMES OLIVA"/>
Contact Phone	<input type="text" value="512-555-1212"/> ### ## ###
<input type="button" value="UPDATE"/>	

List of Sub-accounts Managed by james.oliva@tdhca.state.tx.us

Account ID	Contact Name	Account Disabled?	Edit
rsiller@tdhca.state.tx.us	ROBERTA SILLER	Y	Edit



[+Create Sub-account](#)

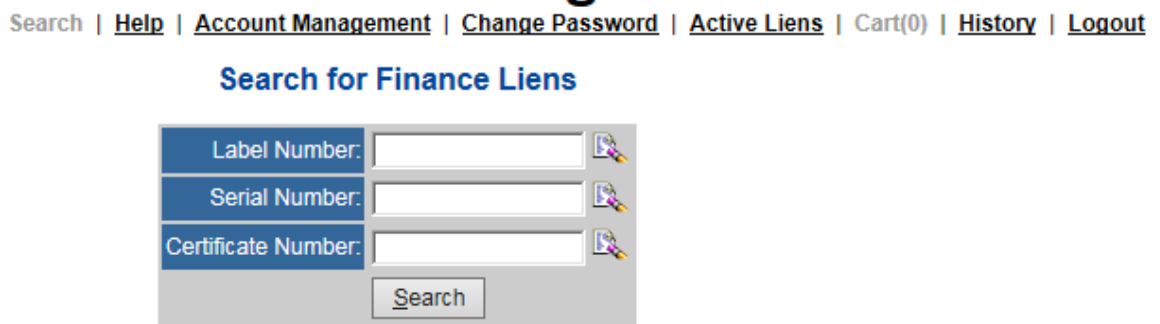
Figure 3-6

Logging Off

To log off, click the Logout link on the navigational bar. Logging off prevents unauthorized access from an unattended machine and will take you back to the MHD Finance Lien Release Database website.

3.3 Releasing Active Liens

Once you have logged into the system, the screen in Figure 3.7 will appear. You are now ready to release the lien and/or liens.



Search | [Help](#) | [Account Management](#) | [Change Password](#) | [Active Liens](#) | [Cart\(0\)](#) | [History](#) | [Logout](#)

Search for Finance Liens




Label Number:	<input type="text"/>	
Serial Number:	<input type="text"/>	
Certificate Number:	<input type="text"/>	

Figure 3.7

The lien holder has 2 options in locating the desired record, as shown in Figure 3.7.

- Entering the Label Number, Serial Number or Title Certificate Number.
- **Active Liens** link displays all active liens for Lien Holder. Each record will have a hyperlink to the Mortgage Lien Detail page.

Enter identification number of desired record or hit the hyperlink in *Active Liens* for a complete list of active lien records; **Lien Detail** page is now displayed which shows the **Manufactured Home information, Consumer Name, Lien Date, Release Date, Current Physical Location** and the option to amend ONLY the mailing address of the consumer. Please note that by amending the mailing address will not alter the physical location of the home as shown on department records. See Figure 3-8

Lien Detail

Label Number	Serial Number	Certificate Number
HWC0430943	CSS014246TXA	MH00536238
HWC0430944	CSS014246TXB	

Lien Holder
CLAYTON BANK AND TRUST 620 MARKET ST STE 102 KNOXVILLE, TN 37902

Consumer Name	Lien Date	Release Date	Current Consumer Mailing Address	If you want the SOL sent to an address different from the Current Consumer Mailing Address, enter the address here
SALOMON MARQUEZ-BECERRA REINA TINAJERO-PRADO	09/01/2013	<input type="text" value=""/> <small>(mm/dd/yyyy)</small>	4842 CHATEAU VILLAGE WAY # 230 AUSTIN, TX 78744	Address Line 1 <input type="text"/> Address Line 2 <input type="text"/> Address Line 3 <input type="text"/> City <input type="text"/> State <input type="text"/> Zip Code <input type="text"/> <small>Use International Address</small>

Figure 3.8

- Please note, if you search a record, via Finance Search Results (see figure 3.7), and it is considered a perfected real property mortgage lien the record will be displayed but will not allow you to release the lien (see figure 3.8a)

Search Results							
Finance Lien Search Results							
Label Number	Serial Number	Certificate Number	Consumer	Lien Holder	Lien Date	Release Date	
TRA0188742	MSB942852S1SN9121	MH00388226	DANA SAMPSON	VANDERBILT MORTGAGE & FINANCE	09/28/1993		Real Property. Cannot release lien in this system.
TRA0188743	MSB942852S2SN9121		AMBER SAMPSON 3135 GEORGETOWN RD POTTSBORO, TX 75076	PO BOX 9800 MARYVILLE, TN 37802			

Figure 3.8a

- If a record is searched through the Active Liens link and you click on the label number hyperlink, it will display the following (see figures 3.8b & 3.8c)

1372	HWC0288727	CSS002153TXA	VANDERBILT MORTGAGE AND FINANCE, INC.	PO BOX 9800 MARYVILLE, TN 37804	KEN WILSON	11/30/2011
------	----------------------------	--------------	---------------------------------------	------------------------------------	------------	------------

Figure 3.8b

Lien Detail

Label Number	Serial Number	Certificate Number
HWC0288727	CSS002153TXA	MH00425574
HWC0288728	CSS002153TXB	

Lien Holder
VANDERBILT MORTGAGE AND FINANCE, INC. PO BOX 9800 MARYVILLE, TN 37804

The feature to release liens online cannot be used for this record as it has been elected as real property. Changes in ownership or liens may be accomplished by submitting the required documentation and fees to the department. Contact us at 1-800-600-7074 for assistance, we look forward to serving you.


Consumer Name	Lien Date	Release Date	Current Consumer Mailing Address	If you want the SOL sent to an address different from the Current Consumer Mailing Address, enter the address here
KEN WILSON	11/30/2011	<input type="text"/> (mm/dd/yyyy)	300 PECAN ST HONEY GROVE, TX 75448	Address Line 1 <input type="text"/> Address Line 2 <input type="text"/> Address Line 3 <input type="text"/> City <input type="text"/> State <input type="text"/> Zip Code <input type="text"/>

Figure 3.8c

Are you ready to release a lien?

- Enter Identification Number (Label or Serial Number), then SEARCH
- Verify home information
- Enter **Release Date**
- Enter consumer new mailing address, if applicable. *Please note, this will not amend any part of the existing record. This address is only for mailing purposes, if different from existing information.*
- Click on **Update Cart**

It now returns to the Search for Finance Liens page to either release another lien or complete the transaction. Please note that the **CART** link has been updated (see Figure 3.9)



Search | [Help](#) | [Account Management](#) | [Change Password](#) | [Active Liens](#) | [Cart\(1\)](#) | [History](#) | [Logout](#)

Search for Finance Liens




Label Number:	<input type="text"/>	
Serial Number:	<input type="text"/>	
Certificate Number:	<input type="text"/>	
<input type="button" value="Search"/>		

Figure 3.9

Once you have selected the liens to be released, go to the **Cart** link and the following window will appear (see Figure 3-10). This screen displays all pending liens to be released. You may at this time cancel individual transactions by clicking on the **X** from the **Remove from Cart** column. If you are ready to proceed further, click on **Checkout** to move forward to the **Lien Checkout** window.

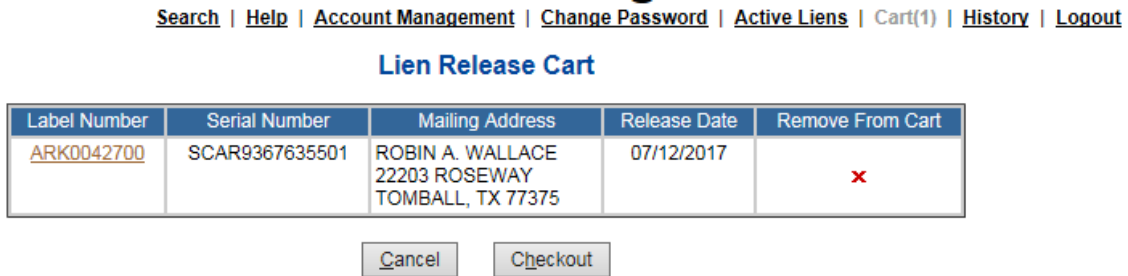


Figure 3.10

3.4 Payment Options

User is now prompted to select method of payment (drop-down selection). As displayed, method of payment can be either Credit Card or Electronic Check (ACH). See figure 3.11.

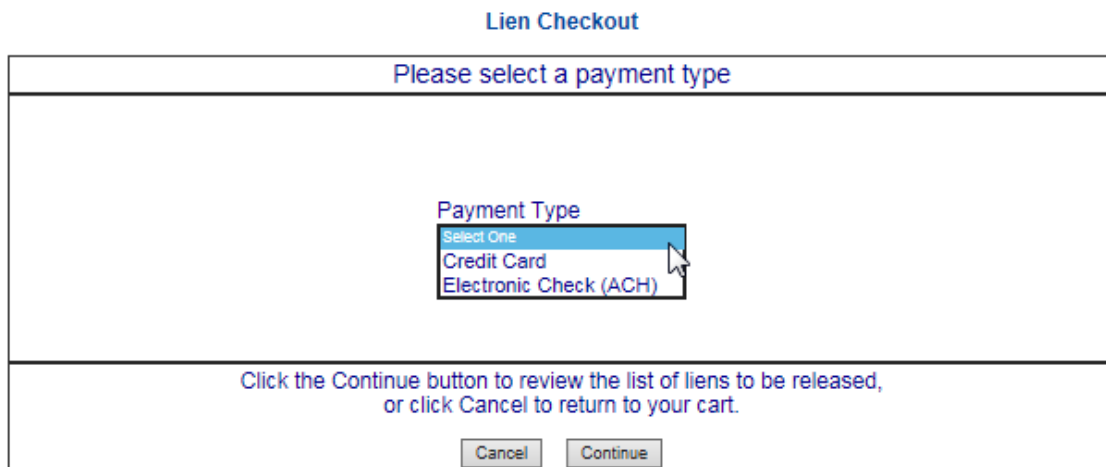


Figure 3-11

CREDIT CARD PAYMENT OPTION:

1. Select Credit Card from drop-down window and click on **Continue**. The following page displays all pending mortgage lien record(s) to be released, fee per transaction and the Texas.gov Price* (see Figure 3-12)

Lien Checkout

Label Number	Serial Number	Mailing Address	Release Date	\$ Fee
HWCD430943 HWCD430944	CSS014246TXA CSS014246TXB	SALOMON MARQUEZ-BECERRA REINA TINAJERO-PRADO 4842 CHATEAU VILLAGE WAY # 230 AUSTIN, TX 78744	01/27/2017	55.00
Texas.gov Price*				\$56.49

* This online service is provided by Texas.gov, the official website of Texas. The price of this service includes funds that support the ongoing operations and enhancements of Texas.gov, which is provided by a third party in partnership with the State.

Figure 3.12

2. Click on **Continue, Online Payment** is now displayed. Verify that the Payment Type is set on Credit Card and proceed with entering the information as requested. After completion, click on **Next** (see Figure 3-13)

Figure 3-13

3. Provide Credit Card Information (see Figure 3-14); then click on **Next**

The screenshot shows a web form for entering credit card information. At the top, it displays 'Country: United States' and 'Email Address: james.oliva@tdhca.state.tx.us'. Below this is a 'Payment Info' section with a 'Complete all required fields [*]' note. The form includes fields for 'Credit Card Number *', 'Credit Card Type' (with icons for Plus, Visa, Discover, and American Express), 'Expiration Month *' (a dropdown menu), 'Expiration Year *' (a dropdown menu), 'Security Code *', and 'Name on Credit Card *'. A green 'Next >' button is at the bottom right of the form, and a 'Cancel' button is at the bottom left. To the right of the form is a 'Transaction Summary' sidebar showing 'TDHCA Online Service Fee \$56.49' and a 'TOTAL \$56.49'. Below the summary is a 'Need Help?' section with instructions: 'You have selected to pay by credit card. Complete Customer Billing Information and enter Credit Card Information.'

Figure 3-14

4. Verify entry of Credit Card information; then enter provided VERIFICATION characters, then click on **Submit Payment**. See Figure 3-15

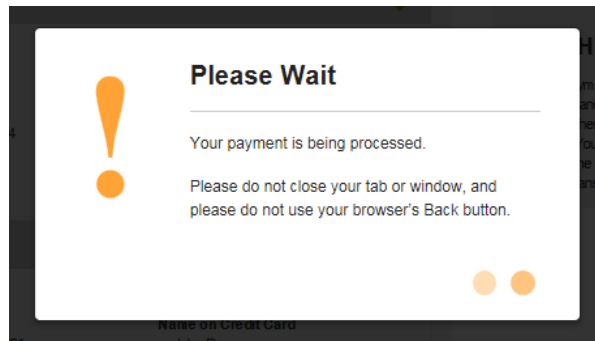
The screenshot shows a payment submission interface with a progress bar at the top indicating four steps: 1. Payment Type, 2. Customer Info, 3. Payment Info, and 4. Submit Payment. The main content area is titled "Payment" and contains several sections:

- Payment Type:** "Credit Card" with a green checkmark.
- Customer Information:** Includes fields for Address (John Doe, 123 Happy Street, Lockhart, TX 78644), Phone (5125551212), Country (United States), and Email Address (james.oliva@tdhca.state.tx.us). An "Edit" button is present.
- Payment Info:** Includes Credit Card (Mastercard ****6781, Exp. 11/2020) and Name on Credit Card (John Doe). An "Edit" button is present.
- Verification:** Shows a CAPTCHA image with the characters "6W6NH" and a text input field for the user to enter these characters.

At the bottom of the form are "Cancel" and "Submit Payment" buttons. To the right of the form is a "Transaction Summary" box showing "TDHCA Online Service Fee \$56.49" and a "TOTAL \$56.49". Below that is a "Need Help?" section with instructions to review payment information and a note about receiving a receipt.

Figure 3-15

5. At this point, payment is being processed.



6. Payment Receipt Confirmation window appears (see Figure 3-16). You now have the option to print the Payment Confirmation Page and all or selected Statement of Ownership title(s) and Form B-Online Release of Lien. Please note that the Payment Receipt Confirmation will automatically be sent, via email, but will not display the records released. (see Figure 3-17).

Payment Receipt Confirmation

Your payment was successfully processed. You may print this receipt page for your records

Description	Amount
Texas.gov Price*	\$56.49

Customer Information		Payment Information	
Customer Name	James Oliva	Payment Type	Credit Card
Local Reference ID	332MLS00009406	Credit Card Type	VISA
Receipt Date	07/11/2017	Credit Card Number	****6781
Receipt Time	12:07:23 PM CDT	Order ID	23113478
		Billing Name	ABC Mortgage

Billing Information	
Billing Address	123 HAPPY STREET
Billing City, State	LOCKHART, TX
ZIP / Postal Code	78644
Country	US
Phone Number	(512)555-1212

* This online service is provided by Texas.gov, the official website of Texas. The price of this service includes funds that support the ongoing operations and enhancements of Texas.gov, which is provided by a third party in partnership with the State.

Released Liens Paid For With This Receipt

[Print Selected Statements of Ownership](#) [Print Selected Form B's](#)

<input type="checkbox"/> All Statements of Ownership	Label Number	Serial Number	Owner	Lien Holder	Lien Date	Lien Release Date	\$ Fee
<input type="checkbox"/> Print Statement of Ownership	ARZ0146377	CAVAZLP953974X	ROSA FIGUEROA 14008 SUWANNEE STREET EL PASO, TX 79938	VANDERBILT MORTGAGE AND FINANCE, INC.	05/11/2001	07/11/2017	55.00
<input type="checkbox"/> Print Form B	ARZ0146378	CAVAZLP953974U					

Figure 3-16

Payment Receipt Confirmation

Your payment was successfully processed. You may print this receipt page for your records by selecting [Print](#).

Transaction Summary

Description	Amount
TDHCA Online Service Fee	\$56.49

Customer Information		Payment Information	
Customer Name	John Doe	Payment Type	Credit Card
Local Reference ID	332MLS00009317	Credit Card Type	MAST
Receipt Date	11/22/2016	Credit Card Number	*****6781
Receipt Time	11:30:33 AM CST	Order ID	17841174
		Billing Name	John Doe

Billing Information	
Billing Address	123 Happy Street
Billing City, State	Lockhart, TX
ZIP/Postal Code	78644
Country	US
Phone Number	5125551212
Email Address	james.oliva@tdhca.state.tx.us

This receipt has been emailed to the address below.

Figure 3-17

7. After all printing has been completed, click on **Continue**. User is returned to the Search for Mortgage Liens

ELECTRONIC CHECK (ACH) PAYMENT OPTION:

1. Select Electric Check (ACH) from drop-down window and click on **Continue**. The following page displays all pending mortgage lien record(s) to be released, fee per transaction and the Texas.gov Price* (see Figure 3-11 & Figure 3-12)
2. Verify that Payment Type is set on Electronic Check, click on **Next** (See Figure 3-18)

The screenshot displays a web interface for making a payment. At the top, a progress bar shows four steps: 1. Payment Type (active), 2. Customer Info, 3. Payment Info, and 4. Submit Payment. The main content area is titled 'Payment' and contains a 'Payment Type' section with a dropdown menu set to 'Electronic Check *'. Below this is a checkbox for 'Select if this payment IS being funded specifically by a FOREIGN source (bank or company), an International ACH Transaction ("IAT").' and a green 'Next >' button. Below the 'Payment' section are sections for 'Customer Information' and 'Payment Info'. At the bottom left is a 'Cancel' button. To the right, a 'Transaction Summary' sidebar shows a table with one row: 'TDHCA Online Service Fee' for '\$55.25', and a 'TOTAL' row for '\$55.25'. Below the summary is a 'Need Help?' section with instructions to select a payment method and continue to receive a receipt.

Figure 3-18

3. Enter Customer Information as instructed with Credit Card transaction (see Figure 3-13)
4. Enter Bank Information as requested, then click on **Next** (see Figure 3-19)
5. Verify Bank Information and read cited Terms and Conditions, then select **YES, I authorize this transaction**. Enter the provided Verification characters displayed on screen, the click on **Submit Payment**. *Note: The entire statement must be read and scrolled down to proceed. One cannot merely check YES and move forward.* See Figure 3-20.

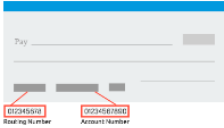
Payment Info

Complete all required fields [*]

Name on Account *

Routing Number *

Account Number *



Re-enter Account Number *

Checking Savings

Driver's Licence or State ID *

Issuing State *
 Select One ▼

[Next >](#)

[Cancel](#)

Transaction Summary

TDHCA Online Service Fee	\$55.25
TOTAL	\$55.25

Need Help?

You have selected to pay by Electronic Check. Complete Customer Billing Information and enter Electronic Check Information.

Figure 3-19

Customer Information

✓ [Edit](#)

Address: John Doe, 123 Happy Street, Lockhart, TX 78644
 Phone: 5125551212

Country: United States
 Email Address: james.oliva@tdhca.state.tx.us

Payment Info

✓ [Edit](#)

Electronic Check: ****3456
 Name on Account: John Doe


Terms and Conditions [Open a new window to print](#)

Yes, I authorize this transaction. Please print this page if you would like a copy of this authorization for your records. By checking "Yes" and opting to pay by electronic debit against the bank account specified above, I agree and stipulate to all statements:

- I am the legal owner, have power of attorney, or have legal authority in relation to the bank account specified above to be used for payment.

Yes, I authorize this transaction.

Verification



Enter the characters from the above image:

[Cancel](#) [Submit Payment](#)

Transaction Summary

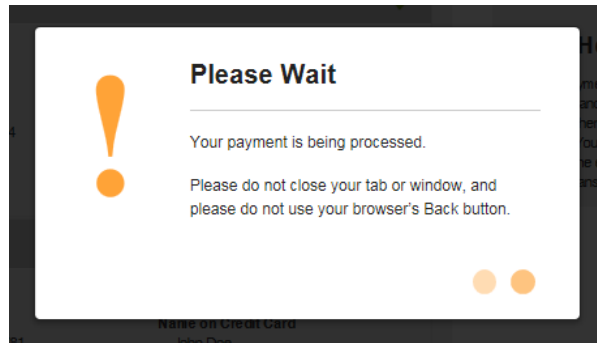
TDHCA Online Service Fee	\$55.25
TOTAL	\$55.25

Need Help?

Review payment information. You may edit Billing and Payment Method here if needed. When complete, select Make Payment. You will receive a printable receipt at the end of your successful payment transaction.

Figure 3-20

- At this point, payment is being processed



- As in the Credit Card transaction (see item 6), Payment Receipt Confirmation window appears (see Figure 3-16). You now have the option to print the Payment Confirmation Page and all or selected Statement of Ownership titles (Print SOL). Please note that the Payment Receipt Confirmation will automatically be sent, via email, but will not display the records released. (see Figure 3-21).

Payment Receipt Confirmation

Your payment was successfully processed. You may print this receipt page for your records by selecting Print.

Transaction Summary

Description	Amount
TDHCA Online Service Fee	\$55.25

Customer Information		Payment Information	
Customer Name	John Doe	Payment Type	Electronic Check
Local Reference ID	332MLS00009319	Account Number	*****3456
Receipt Date	11/22/2016	Order ID	17841574
Receipt Time	12:45:14 PM CST	Billing Name	John Doe

Billing Information			
Billing Address	123 Happy Street	Phone Number	5125551212
Billing City, State	Lockhart, TX	This receipt has been emailed to the address below.	
ZIP/Postal Code	78644	Email Address	james.oliva@tdhca.state.tx.us
Country	US		

- After all printing has been completed, click on **Continue**. User is returned to the Search for Active Liens

4. Frequently Asked Questions

How do I get assistance ?

You may contact the following for assistance using the online release of lien feature:

Diane Robinson, Processing Supervisor
Phone: 1-512-475-3062 Email:diane.robinson@tdhca.state.tx.us
James Oliva, Manager-Processing and Customer Service
Phone: 1-512-463-5165 Email: james.oliva@tdhca.state.tx.us

While attempting to navigate to pages previously viewed, I receive an error message.

Use of the (BACK) button (found on the web browser's standard tool bar) will result in the display of data that is not up-to-date and may cause error screens to appear.

What if I release the wrong lien after I have completed the paid transaction?

One can only edit a transaction before the payment option is fully executed. If payment is completed and receipt is available for printing, then you will need to notify the agency immediately to place a temporary hold on the record to prevent any further action on the record in question. This error will be subject to a correction fee which will require a new application to be submitted to the department to reinstate the lien. Please include a notarized Affidavit of Fact to detail the error made and owner of record signature(s), unless the lender has Power of Attorney to execute on their behalf.

While attempting to submit data to MHD, I received an error message.

Make sure that you have entered the data correctly including label and serial numbers.

Does all Lien Release transactions processed on a given day appear on the MHD Web site?

All completed paid transactions should appear on MHD Website, immediately. There is no delay. If a certain record does not appear to have been updated without the lien, then research the record on the Release of Lien website to verify if the lien is still considered active.

Why am I unable to access the information on a specific record entry once I log into my account?

There could be 3 reasons:

- Verify entry of information label/serial/certificate number
- If the current Lender has acquired loans from the Lien Holder of record and the department has not been notified of the acquisition, via lien assignment transfer, the current Lender will not have access to release those liens in question. You will need to submit a Statement of Ownership application (form #1023), and fully executed Form B - Release of Lien and/or Lien

Holder’s copy and supporting documentation of loan purchase with appropriate fees.

- Verify if the lien in question is for a Real Property Mortgage Lien that has been *Perfected as Real Property*. These will need to be submitted, via application and copy of the recorded Release of Lien, made of record at the appropriate county recorder’s office. The system will only allow you to release those records considered as *Personal Property, including Real Property Not Yet Perfected*.

Does the lien holder have the ability to print a Lien Holder’s copy prior to any release being executed for their records rather than calling the agency for a copy?

Yes. This can be executed when a search is conducted on a specific record (Lien Details page), see below.

Lien Detail

Label Number	Serial Number	Certificate Number
ARK0042413	SCAR93286435295A	MH00113777
ARK0042414	SCAR93286435295B	

Lien Holder
VANDERBILT MORTGAGE & FINANCE PO BOX 9800 MARYVILLE, TN 37802

Owner Name	Lien Date	Release Date	Owner Mailing Address of Record	If the Statement of Ownership is to be mailed to the owner at an address other than their address of record, please enter the address here. Please note, this will not update the owner's mailing address but simply serve as a one-time mailing address.
ELIZABETH G. GUTIERREZ RUBEN L. GUTIERREZ	09/04/1996	<input type="text"/> (mm/dd/yyyy)	22734 LAZY STREAM ELMENDORF, TX 78112	Address Line 1 <input type="text"/> Address Line 2 <input type="text"/> Address Line 3 <input type="text"/> City <input type="text"/> State <input type="text"/> Zip Code <input type="text"/> Use International Address

[Print Lien Holders Copy of Statement of Ownership](#)

[Update Cart](#)

[Preview Statement of Ownership](#)

