

# MANUFACTURED HOUSING DIVISION

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## FINANCE LIEN RELEASE SYSTEM

Personal Property Liens Only



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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 <u>personal property liens</u> 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 <a href="mailto:processing@tdhca.state.tx.us">processing@tdhca.state.tx.us</a>.

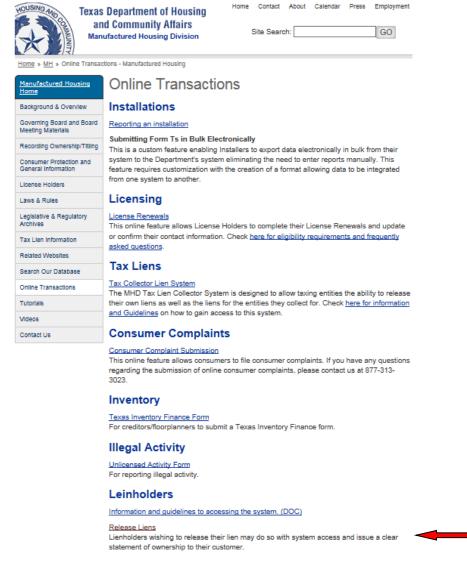
#### **Overview**

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, <a href="www.tdhca.state.tx.us">www.tdhca.state.tx.us</a>. 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.



## 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.



subject to security testing and monitoring. Misuse of this system is subject to criminal prosecution. Users of this system should have no expectation of privacy except as otherwise provided by applicable privacy laws.

Figure 2-1

information system. Unauthorized use is prohibited, and usage may be

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*).

New	expired. Please change your password.  Password  Password
lease note, when choosing a password:	Cancel CHANGE NOW
<ul> <li>A password must be at least 8 characters in length, and</li> <li>A password must contain at least one uppercase letter (.</li> <li>A password must contain at least one numeric character</li> <li>A password must contain at least one of these special of the special of</li></ul>	A thru Ž) r (0 thru 9)
Figur	re 2-2

Page 5

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

#### Change Password

Password changed. Please close your browser and log in again with your new password.

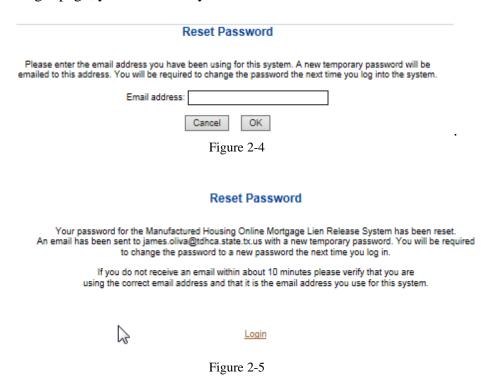
Figure 2-3

#### 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 "<u>Forget Password</u>" 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.



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(1) | History | Logout

Search for Finance Liens



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.

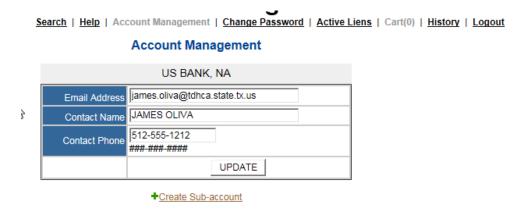


Figure 3-2

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.

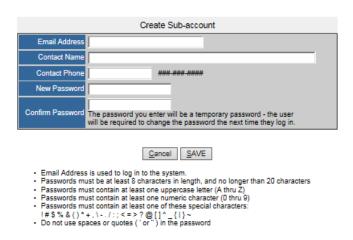


Figure 3-3

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

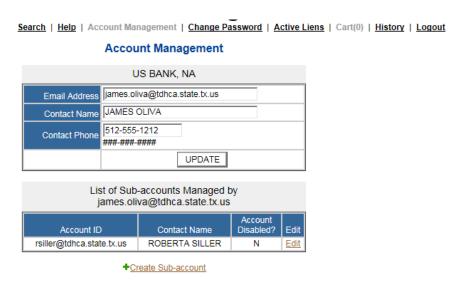


Figure 3-3

### Manage Sub-account

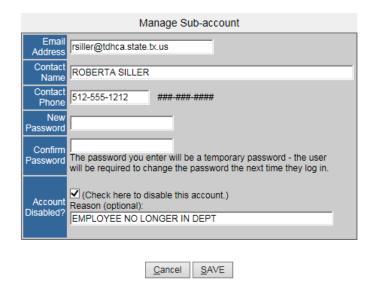


Figure 3-4

#### 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**



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.



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



Figure 3.8

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



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)

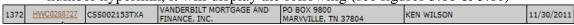


Figure 3.8b

#### Lien Detail



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 1-800-500-7074 for assistance, we look forward to serving you.



Figure 3.8c

• If the record you have searched has an existing pending Request for Additional Letter (RAI) issuance, you will not be allow to proceed further. (see figure 3.8d). Please contact our Customer Service Unit for further information.

A Request for Additional Information (RAI) letter has been issued for this record and is currently active, please contact our office for further instructions

#### **Releasing the 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)

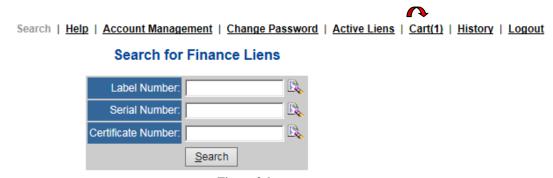


Figure 3.9

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.

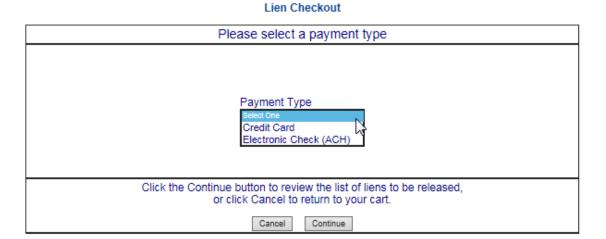
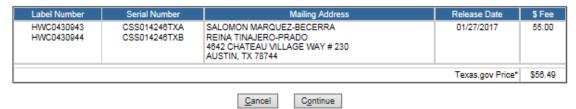


Figure 3-11

#### 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\* *Please note that during this process, User is leaving TDHCA's website and going directly to Texas.gov. We do not maintain the payment process during this stage.* (see Figure 3-12)

Lien Checkout



<sup>\*</sup> 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). Please note that during this process, User is leaving TDHCA's website and going directly to Texas.gov site. We do not maintain the payment process during this stage.

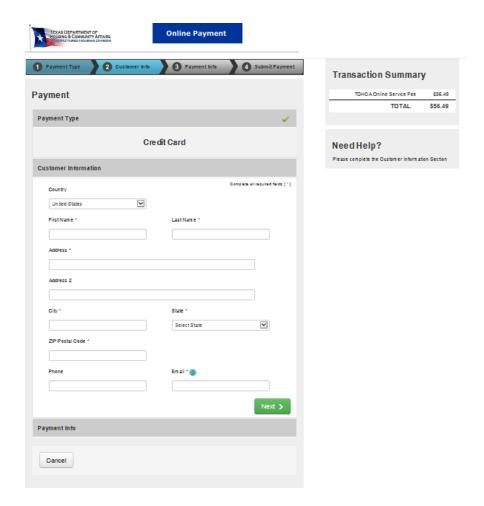


Figure 3-13

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

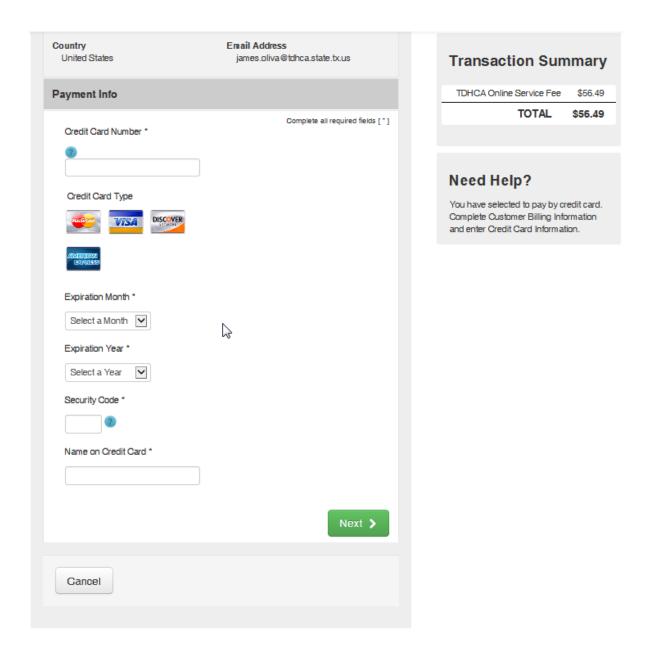


Figure 3-14

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

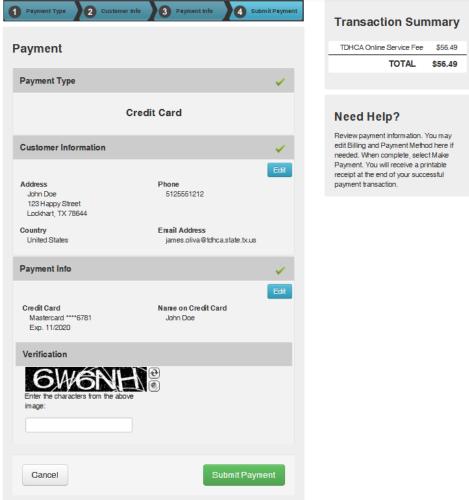
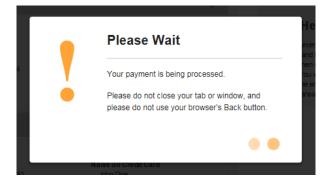


Figure 3-15

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). *Note- User is returned to TDHCA website*.

#### 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 \*\*\*\*6781 Receipt Date 07/11/2017 Credit Card Number 12:07:23 PM CDT Receipt Time Order ID 23113478 Billing Name ABC Mortgage Billing Information Billing Adress 123 HAPPY STREET (512)555-1212 Phone Number Billing City, State LOCKHART, TX ZIP / Postal Code 78644

\* 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 enhancer ents 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			
☐ All Statements of Ownership☐ All Form B's	Label Number	Serial Number		Owner	Lien Holder	Lien Date		Lien Release Date	\$ Fee		
Print Statement of Ownership Print Form B	ARZ0146377 ARZ0146378	CAVAZLP953! CAVAZLP953!	974X 974U	ROSA FIGUEROA 14008 SUWANNEE STREET EL PASO, TX 79938	VANDERBILT MORTGAGE AND FINANCE, INC.	05/	11/2001	07/11/2017	55.00		

Figure 3-16

## Payment Receipt Confirmation

US

Country

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	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					

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. *Please note that Service Fee(s) are not accessed by Texas.gov for ACH transactions. During the payment process, User is leaving TDHCA's website and going directly to Texas.gov. We do not maintain the payment process stage.* (see Figures 3-18 and 3-19)

#### Lien Checkout

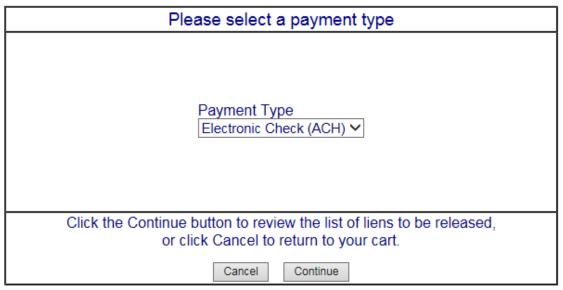
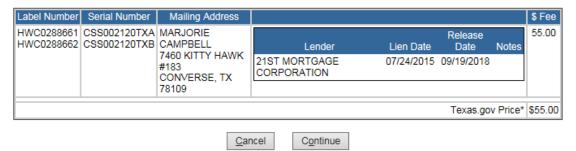


Figure 3-18

#### Lien Checkout



\* 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 3-19

2. As stated, if transaction is being funded by a Foreign source (bank or company), the check the appropriate box, then continue as instructed. If not, then proceed with **NEXT**. (See Figure 3-20)

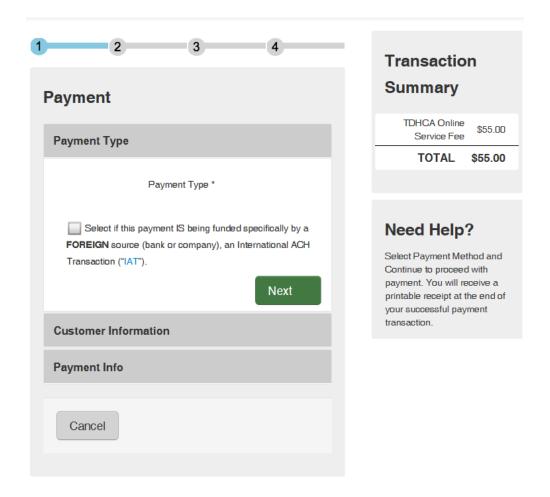


Figure 3-20

3. Enter Customer Information for Electronic Check (see Figure 21)

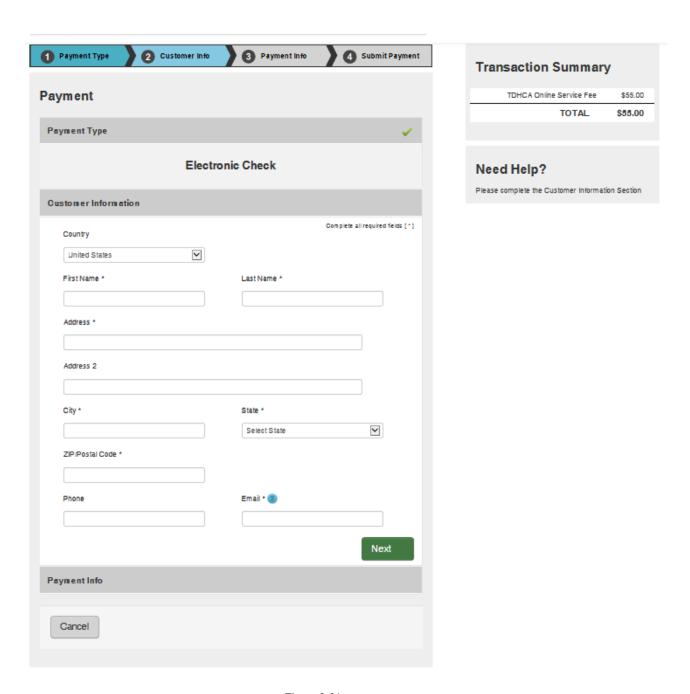


Figure 3-21

**Transaction Summary** 

Need Help?

TDHCA Online Service Fee

You have selected to pay by Electronic Check.

Complete Customer Billing Information and enter Electronic Check Information.

TOTAL

\$55.00

\$55.00

4. Enter Bank Information as requested, then click on **Next** (see Figure 3-22)

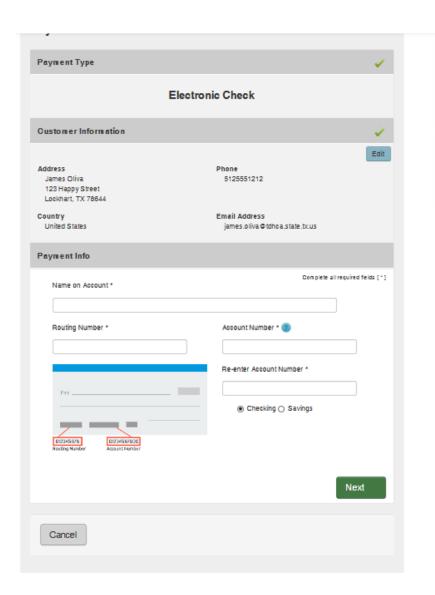


Figure 3-22

5. Enter Payment Information, then continue with **NEXT** (see Figure 3-21)

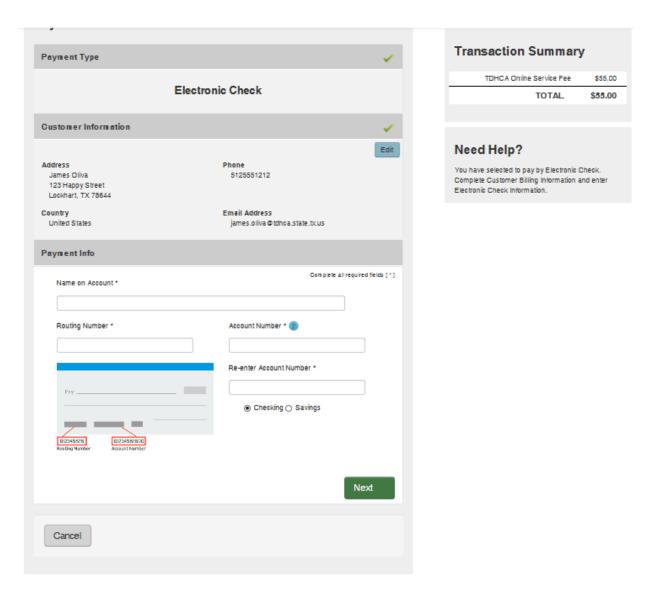


Figure 3-21

6. Review 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 check YES and move forward.* See Figure 3-22.

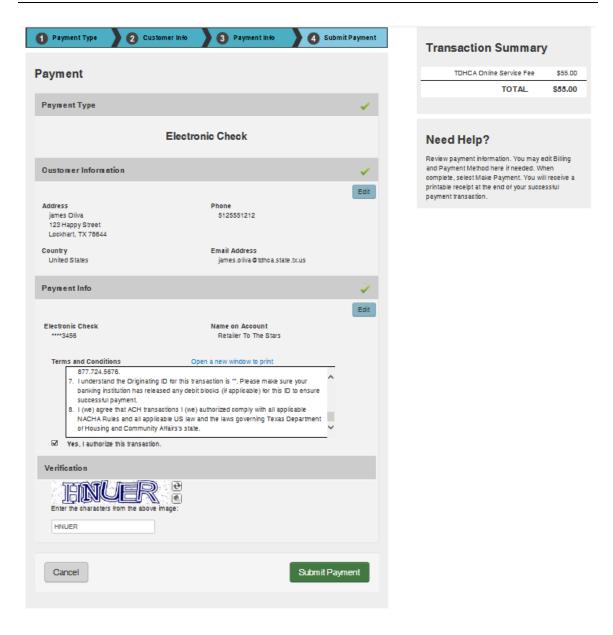
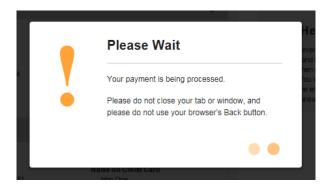
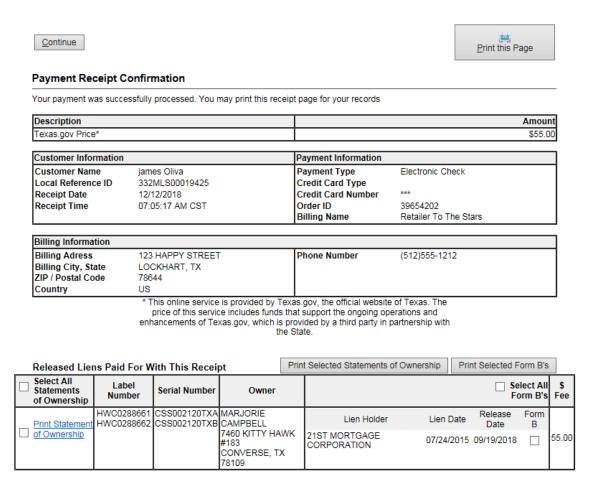


Figure 3-22

7. At this point, payment is being processed



8. 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 3-23). *Note – User is returned to TDHCA's website*.



9. 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.

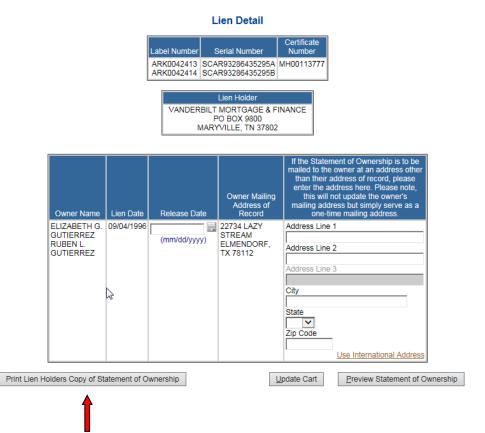
Why am I unable to access the information on a specific record entry once I log into my account?

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.



Why can we not proceed with a pending Request for Additional Letter issuance?

In some cases, the owner of record is in the process and/or has sold their manufactured home and have submitted an application for transfer but without submitting the executed Form B – Release of Lien document. Therefore, the lien holder can submit the release of lien to the department without having to pay for the release transaction and the department can proceed with the transfer application. You may contact for further instructions:

- CS Department at 800-500-07474
- 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