



Electronic Titles Lender Application

Use this form to apply for access to the Department of Licensing (DOL) electronic titles system (ELT). This system allows banking/lending institutions to store electronic vehicle and vessel titles in place of paper titles.

Once completed, email or mail to:

Department of Licensing
Electronic Liens and Titles, MS 48111
PO Box 9030
Olympia, WA 98507-9030

Email: dolvseltneeds@dol.wa.gov

Business information

1	Business name <i>Cascade Ridge Federal Credit Union</i>	TIN, EIN or UBI number <i>601 442 870</i>	
	Physical address (Street address) <i>812 Colby Ave</i>		
	City <i>Everett</i>	State <i>WA</i>	ZIP code <i>98201</i>
	Mailing address (Street address or PO Box) <i>PO Box 1188</i>		
	City <i>Everett</i>	State <i>WA</i>	ZIP code <i>98206</i>
3	Primary contact name <i>Yolanda P. Descheney</i>		
	10-digit phone number <i>(425) 555-0132</i>	Email <i>titles@example.org</i>	
4	Authorized signer name <i>Bertrand H. Kowalczyk</i>		
	10-digit phone number <i>(425) 555-0138</i>	Email <i>b.kowalczyk@example.org</i>	
	Alternate contact name 		
	10-digit phone number 	Email 	

Business information *(continued)*

List the name of your vendor (**authorized vendors are listed on the DOL Electronic Titles page**)

Approved third-party vendor named here

Complete the following

☒ **I represent a Washington state business.**

Attach a legible copy of your current business license.

☒ **I represent a business outside Washington state.**

If your business is not required to be licensed in the state of Washington, attach a legible copy of either:

- Your current business license, or
- A letter with a signature of the owner or authorized representative indicating you are their agent. The letter must include your Employer Identification Number (EIN) or Tax Identification Number (TIN).

☒ **I represent a non-profit organization or corporation.**

Attach a legible copy of one of the following:

- Your Articles of Incorporation, filed with the Secretary of State, or
- Your (501)(c)(3) determination/affirmation letter from the Internal Revenue Service (IRS), or
- Your National Credit Union Administration Letter of Exemption.

Provide a detailed explanation of your primary business activity (**describe exactly what your business does**)

Complete the following

1. Do you acknowledge that your organization may not disclose data to any entity other than your ELT vendor? ☐ Yes ☐ No
2. I have attached my supporting documents as listed above. ☐ Yes ☐ No

New account set-up information

DOL will send you an invoice for the new account set-up fee.		
Name of financial contact <i>Yolanda P. Descheney</i>		
Title <i>Collateral Services Officer</i>		
Mailing address (Street address or PO Box) 		
City 	State 	ZIP code
10-digit phone number 	Email 	

Authorized signer-Complete this section and sign the certification below.

Name of authorized signer 		
Title 		
Address (Street address) 		
City 	State 	ZIP code
10-digit phone number 	Email 	

Knowingly making false statements or concealing a material fact required in this request or making false representation to obtain any personal information from an individual's motor vehicle record is subject to federal criminal fines.

By printing or typing my name below, I certify under penalty of perjury under the law of Washington that the foregoing is true and correct to the best of my knowledge.

5 ☒ *Bertrand Kowalczyk*

Authorized signer signature

08/18/2026

Date and place (city or county) signed

Federal Driver Privacy Protection Act (DPPA) 18 U.S.C. §2721 through §2725
RCW 46.12.640

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How to fill out 420-163 — Electronic Titles Lender Application

Washington · written against 420-163 (R/7/25), issued under RCW 46.12.640

[sellmycarhub.com
/forms/washington/420-163-electronic-titles-lender-application/](https://sellmycarhub.com/forms/washington/420-163-electronic-titles-lender-application/)

The reason your title is not in a drawer. Washington lets a bank or credit union hold a vehicle's ownership record electronically instead of a printed certificate, and this three-page application is how a lender joins that programme. A seller never fills it in - but a seller whose lender has joined needs to understand that until the lien is released electronically, there is no paper certificate anywhere to sign.

This sheet is not the form. Download the blank 420-163 from the Washington State Department of Licensing at <https://dol.wa.gov/sites/default/files/forms/420163.pdf> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	LENDER	The institution	Name and address of the bank, credit union or other lender applying for access. Watch out: A seller reading this page should take one thing from it: the electronic title belongs to the lender's system, not to the department's counter.
2	LENDER	The service provider	Which approved vendor will carry the lender's data to the department. Watch out: This is why release times vary between lenders. The vendor sits between the two, and its processing is not the department's.
3	LENDER	The contact block	Named individuals responsible for the account. Watch out: If a lender is slow releasing your title, the useful question is who at the institution administers its electronic titles account - not who took your last payment.
4	LENDER	Signature and certification	Signed by somebody able to bind the institution. Watch out: There is no owner signature anywhere on this form. If a lender asks you to sign one, they have sent you the wrong document.
5	LENDER	Where it goes	To the department by email or post, not to a licensing office. Watch out: Which is also the answer to why your local licensing office cannot tell you when your electronic title will be released.

What gets this one rejected

- A lender applying without a vendor. Enrolment runs through an approved third-party vendor, and the vendor manages its own lender customers.
- An application signed by somebody without authority for the institution.
- A private individual applying at all. The department's own page says the information is for banks, credit unions, and other lending institutions.
- Sending it to a vehicle licensing office. This one goes to the department directly.

☒ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.