



ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
P.O. Box 327640 • Montgomery, AL 36132-7640
www.revenue.alabama.gov

MVT: 15-1
2/20

Repossessed Motor Vehicle Affidavit and Disposition of Vehicle Under Lien

NOTE: This affidavit must be submitted as a supporting document when applying for an Alabama Certificate of Title For a Repossessed Vehicle.

1 VEHICLE IDENTIFICATION NUMBER*		2 DATE OF REPOSSESSION	
5N1AT2MV5KC748219		06/19/2026	
3 YEAR	4 MAKE	5 MODEL	
2019	Nissan	Rogue	
6 NAME (FORMER OWNER)			
Kendrick O. Balliet			
ADDRESS			
1502 Westgate Pkwy			
CITY	STATE	ZIP	
Dothan	Alabama	36303	
7 LIENHOLDER			
Coosa Valley Heritage Credit Union			
ADDRESS			
512 Talladega St			
CITY	STATE	ZIP	
Sylacauga	Alabama	35150	

This is to certify that the undersigned has repossessed the motor vehicle described above because of the failure of the former owner to meet the obligation for settlement of a Lien of Security Interest on said vehicle and that the Interest of the Owner was lawfully terminated. The said vehicle was sold or reassigned, pursuant to the terms of the Security Agreement.

Signed by: Sharla Whitehurst Date: 07/02/2026
AUTHORIZED REPRESENTATIVE

7 Printed Name: Sharla D. Whitehurst

How to fill out MVT 15-1 — Repossessed Motor Vehicle Affidavit and Disposition of Vehicle Under Lien

Alabama · written against MVT 15-1 (2/20), issued under Code of Ala. 1975, Section 32-8-46(b)

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repossessed-motor-vehicle-affidavit/

The lender's sworn statement that it took the car back lawfully. It exists because a repossession is a transfer of ownership by operation of law rather than by signature, so there is no assignment from the former owner and something has to stand in its place. A private seller never signs one - but if you are buying a repossessed car, or trying to work out why a lender is not simply handing you a signed title, this is the missing document.

This sheet is not the form. Download the blank MVT 15-1 from the Alabama Department of Revenue, Motor Vehicle Division at https://www.revenue.alabama.gov/wp-content/uploads/2021/10/MVT-15-1-2-20.qxp_.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	Vehicle identification number	The full VIN, at the head of the sheet. Watch out: Read against the certificate and against the vehicle. A repossession agent working from a loan file has been known to collect the wrong car off a shared driveway.
2	LENDER	Date of repossession	The day the vehicle was recovered. Watch out: This is the date ownership moved. Everything after it - the sale, the reassignment, the buyer's application - hangs off this field.
3	LENDER	Year, make, model	Three fields describing the vehicle, copied from the certificate. Watch out: The body type is not asked for here, which is unusual on an Alabama form and means the certificate has to travel with it.
4	LENDER	Name (former owner)	The name of the person the vehicle was taken from, exactly as the certificate has it. Watch out: Where the certificate names two owners, both belong here. A repossession does not become a single-owner transaction because only one of them signed the loan.
5	LENDER	Former owner's address	Street, city, state and ZIP across three rows. Watch out: The Department checks this against its own record. A stale address from a five-year-old loan file is the usual cause of a query.
6	LENDER	Lienholder and its address	The institution's name and its full address, in the second pair of blocks. Watch out: It has to agree exactly with the lienholder printed on the face of the certificate. Banks that have merged since the loan was written are where this goes wrong.
7	LENDER	Signed by, and printed name	An authorised representative signs, dates and prints their name at the foot. Watch out: No notary and no corporate seal. What the Department wants is a named human being at the lienholder, not a rubber stamp.

What gets this one rejected

- A signature from the former owner. The whole point of the affidavit is that the former owner did not sign anything.
- A signature from someone who is not an authorised representative of the recorded lienholder. The label under the line says exactly that.
- Sending it on its own. The note at the head is explicit: this affidavit must be submitted as a supporting document when applying for an Alabama Certificate of Title For a Repossessed Vehicle.
- A lienholder name that does not match the one recorded on the face of the certificate. The Department reads them against each other.
- A missing date of repossession. It is the date the transfer happened, and without it there is no transfer to record.

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

Read off MVT 15-1 (2/20) and the Alabama Department of Revenue, Motor Vehicle Division's own pages, current as of 2026-08-23. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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