



Kentucky Transportation Cabinet
Division of Motor Vehicle Licensing

TC 96-192
05/2020

AFFIDAVIT SUPPORTING REPOSSESSION AND DISPOSITION OF A VEHICLE

(For use by Secured parties in compliance with KRS 186.045(6))

(Attach this form to your Title or Registration application documents and deliver to your County Clerk)

STATE OF KENTUCKY, COUNTY OF Nelson

The affiant, Sheila M. Rentschler states that he/she is Vice President, Lending
(Title-President, Secretary, etc.)

1 of Rolling Fork Federal Credit Union of Bardstown Kentucky, and that on the 14th
(Name of Secured Party)

day of March 20 23 Marcus D. Ealy entered into a security
(Name of Debtor)

agreement with said secured party; or the assignor using as collateral therefore a Jeep
(Make of vehicle)

Passenger car bearing Serial or Identification No. _____
(Type of Vehicle-passenger car, trailer, etc)

3 VIN No. 1C4PJMDX2KD284107 Year 2019 Model Latitude Plus Body Style SUV

Odometer reading 84,120 and that a security interest relative thereto was retained by said security agreement
(an odometer reading is required on all transfers)

and financing therefore was titled on 11 March 20 2023 with File No. LN-19-04471 in the

Nelson County Court Clerk's office, State of Kentucky. Since that date, possession of said vehicle has been lawfully taken by the secured party for the reason that the debtor has defaulted in the payment of one or more of the cash installments provided for in said security agreement, and/or the said debtor has committed a breach of one or more of the covenants in said security agreement contained, to wit: (list here any state covenants violated, if any)
six missed monthly installments, and the vehicle uninsured since May 2022

The above described vehicle has been disposed of to Havenwood Auto Group
(Name of purchaser)

4417 Fern Valley Rd, Louisville, KY 40219 as provided in KRS 355.9-503 and 355.9-504 or has been retained by
(Address of Purchaser)

Rolling Fork Federal Credit Union under KRS 355.9.505 in satisfaction of the debtor's obligation. Notice
(Secured Party)

has been given to the debtor and all other persons entitled thereto pursuant to the application section. The last Kentucky license number issued for said vehicle was No. KTP 806 County of Nelson for year of 2026

This AFFIDAVIT is made for the purpose of obtaining a license and/or transfer on said vehicle pursuant to KRS 186.045 and the affiant further states that he is duly authorized to sign this affidavit for and on behalf of said corporation, firm, or co-partnership.

6 Sheila M. Rentschler
(Signature of affiant)

Subscribed and sworn to before me by Sheila M. Rentschler

this 7th day of August 20 26 Wanda C. Skaggs, Notary Public
(Signature of Person Administering Oath)

My commission #: _____ Expiration: _____
(Title)

How to fill out TC 96-192 — Affidavit Supporting Repossession and Disposition of a Vehicle

Kentucky · written against TC 96-192 (05/2020), issued under KRS 186.045(6)

sellmycarhub.com
[/forms/kentucky/tc96192-affidavit-supporting-repossession-and-disposition-of-a-vehicle/](https://forms/kentucky/tc96192-affidavit-supporting-repossession-and-disposition-of-a-vehicle/)

A secured party's sworn account of how a car left its owner without the owner signing anything. It is not a seller's form - the header restricts it to secured parties - but it is the document behind a title you may be handed if you buy at the cheap end of the market, and the document your own lender would file if a loan on your car went badly wrong. One long running sentence carries the whole story: who lent, who borrowed, what the collateral was, what the default was, and who has the car now.

This sheet is not the form. Download the blank TC 96-192 from the Kentucky Transportation Cabinet, Division of Motor Vehicle Licensing at <https://transportation.ky.gov/Organizational-Resources/Forms/TC%2096-192.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	DEALER	The affiant and the secured party	The officer's name, their title, the lender's name and its city. Watch out: For a seller reading this: the officer named here is a real person at a real institution, and the affidavit is signed in their name rather than the company's.
2	DEALER	The debtor and the date of the security agreement	The day, month and year the agreement was entered into, and the debtor's name. Watch out: This date sits before the repossession, not at it. It is the loan, not the seizure.
3	DEALER	The vehicle	Make, type, vehicle identification number, year, model, body style and the odometer reading. Watch out: The identification number on this affidavit and the one on the certificate have to be the same characters. A mismatch here is the one thing a buyer can check for themselves.
4	DEALER	The covenants violated	A free line under the printed default recital, for whatever else the security agreement required. Watch out: Missed payments are already covered by the printed sentence. This line is for the rest - insurance dropped, the vehicle moved out of state, a lien allowed to attach.
5	DEALER	Disposition	The purchaser's name and address, or the secured party's own name where the lender kept the car. Watch out: If you are buying from a dealer whose stock came this way, the name on this line should be the dealership you are standing in.
6	DEALER	Signature and oath	The affiant signs, and the person administering the oath signs, dates and gives a commission number and expiration. Watch out: An unsworn copy is not a document. If a seller shows you an unsigned repossession affidavit, the transfer has not happened yet.

What gets this one rejected

- A private seller signing it. The parenthetical under the title restricts it to secured parties, and a person is not one.
- No file number or county. The affidavit rests on a security interest that was recorded somewhere, and the clerk checks that record.
- An odometer box left empty. The note beside it says a reading is required on all transfers, and a repossession is a transfer.
- A default described as non-payment with nothing behind it. The recital covers missed instalments; the free line exists for the covenants that were actually broken.
- Both disposition routes filled in. Either the vehicle went to a named purchaser or the secured party retained it - not both.
- An unsworn signature. The jurat is what turns a lender's account of events into something a clerk can act on.

☒ 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 TC 96-192 (05/2020) and the Kentucky Transportation Cabinet, Division of Motor Vehicle Licensing'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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