How to fill out MVT-5 — Affidavit of Repossession

Maine · written against MVT-5 (Rev 9/2021), issued under 29-A M.R.S. section 666

The lender's sworn statement that it has taken a vehicle back, and the document that stops a repossessed car from being untitleable afterwards. It is in this section because a Maine seller can be on the wrong end of it - the car is gone, the loan is not, and the paperwork that follows is somebody else's to complete. The form is explicit about who it belongs to: it says the affidavit is for use by lending institutions when a vehicle is repossessed.

This sheet is not the form. Download the blank MVT-5 from the Maine Bureau of Motor Vehicles at **https://www.maine.gov/sos/sites/maine.gov.sos/files/inline-files/MVT-5%20Affidavit%20of%20Repossession.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	Date and lienholder	The date, then the institution's name and address in the opening sentence. **Watch out:** The sentence begins with I rather than with the institution's name, which is why the authorised signature lower down matters more than it looks.
2	LENDER	Name the debtor	The person the lien was due from. **Watch out:** This is the name on the loan, which on a two-owner Maine certificate may be only one of the two names printed on the front.
3	LENDER	Date of lien	The date the lien itself was created, not the date it was paid. **Watch out:** Not the day of default and not the day of the repossession. Both of those have their own lanes further down the sheet.
4	LENDER	The vehicle and its title number	Year, make, vehicle identification number and certificate of title number. **Watch out:** The title number is on this form because the affidavit is stapled to the certificate itself, and the two are expected to agree.
5	LENDER	Tick how possession was taken	Either the debtor gave the vehicle up voluntarily, or the lender seized it without process of law - each with the date it happened. **Watch out:** Only one box, and the date beside it is part of the sworn statement rather than a formality.
6	LENDER	Sign as an authorised representative	The lien holder's name, then the authorised signature. **Watch out:** What is being certified is that the repossession was lawful under the security agreement and in full accord with Maine statutes. It is a bigger claim than it looks on the page.
7	OTHER	**Have it notarised**	A notary or attorney completes the block at the foot. **Watch out:** The requirement is printed in capitals and there is no waiver. An unnotarised affidavit stops the buyer being titled, not the lender being paid.

What gets this one rejected

- Both possession boxes ticked, or neither. Voluntary surrender and seizure without process of law are alternatives and the date differs between them.
- Filed on its own. The form's own instruction is that a certificate of title may not be issued unless both the affidavit and the properly released and assigned certificate are surrendered together with a title application and the proper fee.
- Signed but not notarised, which the sheet forbids in capitals.
- Used to move ownership. Its second important note says this form cannot be used to transfer ownership and that ownership is transferred on the reverse of the title.
- Filed without the lien having been released on the face of the certificate, which is the first of the two notes printed under the signature.
- Completed by a repossession agent rather than by an authorised representative of the lending institution.

Amber is what you write   Grey is a block somebody else completes   The completed example follows overleaf.

AFFIDAVIT OF REPOSSESSION

Attach to Certificate of Title

SECRETARY OF STATE
BUREAU OF MOTOR VEHICLES
DIVISION OF TITLE SERVICES

Date: 07/17/2026

1 I, Kennebec Headwaters Credit Union of 210 Water St, Skowhegan, ME 04976
(Lien holder) **(Address)**

2 certify that there was due from Ardith M. Levesque a valid lien
(Debtor)

3 dated 01/22/2021 on the following described motor vehicle:
(Date of Lien)

YEAR	*MAKE*	*VEHICLE IDENTIFICATION NUMBER*	*CERTIFICATE OF TITLE NUMBER*
2015	Nissan	5N1AT2MV7FC842317	47029183

4

I further certify that default having been made in the payment of the loan that:

Check One:

- ❑ The debtor voluntarily surrendered the possession of this motor vehicle to the undersigned lienholder on

5 07/09/2026.
(Date)

- ❑ The undersigned lien holder seized this motor vehicle without process of the law on ______ **(Date)** under authority of the conditions of the loan contract. 6

The undersigned lien holder further certifies that the vehicle described herein was lawfully repossessed under the terms of the security agreement and in full accord with pertinent Maine Statutes.

7 Kennebec Headwaters Credit Union Isidore Verrill
(Name of Lien holder) **(Authorized Signature)**

IMPORTANT NOTES:

1. The lien must be released on the face of the title.
2. This form cannot be used to transfer ownership. Transfer ownership on the reverse of the title.

THIS FORM MUST BE NOTARIZED

8 Before me personally appeared, Isidore N. Verrill who by being duly sworn under oath says the statements set forth above are true and correct. Sworn to and subscribed before me at, Skowhegan **(City/Town)**, Maine this seventeenth day of July, 20 26.

____
(Signature of Notary or Attorney)

INFORMATION ABOUT THE USE OF THIS AFFIDAVIT

This affidavit is for use by lending institutions when a vehicle is repossessed. It should be completed and signed by an authorized representative of the lending institution and should also be notarized.

The lending institution should release the lien on the Certificate of Title and assign ownership to the purchaser in the space provided on the reverse side of the Certificate. This affidavit should then be stapled to the Certificate of Title and given to the purchaser.

A Certificate of Title may not be issued to the vehicle unless ***both*** the affidavit and the properly released and assigned Certificate of Title are surrendered to the Secretary of State with an application for a new Certificate of Title and the proper fee.