



Lienholder Complaint Form

Registry of Motor Vehicles • Title Division
P.O. Box 55889 • Boston, MA • 02205-5889
Email: AtlasELT@dot.state.ma.us

Use this form to report a lienholder's violation of Chapter 243 of the Acts of 2004, for failure to release a lien and Title upon full payment in satisfaction of the security interest. (Must be released within 3 days after demand and, in any event, within 10 days and forwarded to the dealer, insurer, or vehicle owner.)

Please scan/email the completed Lienholder Complaint Form and any related documents to: AtlasELT@dot.state.ma.us.

If available, please include a photocopy of any letter or form you sent to the lienholder with the original payment and a copy of the original form of payment (check) if not paid electronically, and copies of the documents listed in item # 8 (on the next page) to or from the lienholder, and a copy of the Title if received.

A. Vehicle Information

Year	Make	Model	Registration #	State
2016	Subaru	Outback	4NLB27	MA
VIN #				
4S4BSANC0G3251746				

B. Dealer or Insurer Information (to be completed by a Dealer or Insurer who acquired the vehicle with an outstanding loan)

Dealership/Insurer Name		Phone #	
Address			
Street	City	State	Zip Code
Mailing Address ☐ Check if same as above			
Street	City	State	Zip Code
Contact Person	Email Address		

C. Owner Information (to be completed by the Vehicle Owner who made final payment on the loan)

Last Name	First Name	Middle Initial	Suffix
Kavanagh	Rosalind	M	
Address			
Street	City	State	Zip Code
214 Cottage St	New Bedford	MA	02740
Mailing Address ☐ Check if same as above			
Street	City	State	Zip Code
Email Address	Phone #		
r.kavanagh@example.com	(508) 555-0142		

D. Lienholder Information

Lienholder Name			
Wachusett Ridge Credit Union			
Address			
Street	City	State	Zip Code
305 Water St	Fitchburg	MA	01420
Mailing Address ☐ Check if same as above			
Street	City	State	Zip Code
Contact Person	Account #	Phone #	
Loan Servicing Department	4471-90682	(978) 555-0164	

(Continued on next page)

E. Payoff Information

- 5 1. Amount tendered as payment-in full: \$ 4,318.90
2. Was this the total amount owed? ☒ Yes ☐ No
- 6 3. Date payment sent: 06/29/2026
4. Did you request delivery of Title? ☒ Yes ☐ No
5. Method of payment (check one only): ☐ Cash ☐ Teller's Check ☒ Certified Check ☐ Cashier's Check
☐ Intra-bank or Inter-bank Transfer of Funds ☐ Electronic Transfer of Funds ☐ Other
- 7 6. Address where payment sent (If different from Section E above): 305 Water St, Fitchburg, MA 01420
7. Payment delivery information (If payment was not made electronically. Check one only.):
☐ Regular U.S. Mail ☒ Overnight U.S. Mail ☐ Next Day Air
 Overnight Delivery by Private Carrier (e.g. DHL, FedEx, UPS, etc.): _____
☐ Other: _____ Please include any Tracking #: 9405 5118 9956 2210 4487 03
- 8 8. Have you had any contact with the lienholder since you sent the payment? ☒ Yes ☐ No
 If yes, and the contact was by mail, please provide a copy of any letter, fax, e-mail, or form sent or received.
 If the contact was by telephone, please describe the number called (if by you), whom you spoke with, the date(s) of the conversation, the substance of the conversation, and any follow-up action you or the lienholder may have taken as a result of that contact. Please include as much detail as possible.

Telephoned (978) 555-0164 on 14 July 2026 and spoke to the loan servicing department, who confirmed the account was paid in full on 2 July and said the title would be released within ten days. Telephoned the same number again on 4 August 2026 and was told the release had not been sent and no date could be given. A copy of the payoff letter and of the certified cheque is attached.
- 9 9. Have you received the released Title as of the date of this complaint? ☐ Yes ☒ No Date of Receipt: _____

F. Certification and Signature

I swear (affirm), under the penalties of perjury, that the information provided is true and correct. I am aware that false statements are punishable by fine, imprisonment, or both under M.G.L. Chapter 90, Section 24B.

Signature: Rosalind Kavanagh Date: 08/14/2026
 Printed Name: Rosalind M. Kavanagh

How to fill out TTL100 — Lienholder Complaint Form

sellmycarhub.com

Massachusetts · written against TTL100 (TTL100_0526, May 2026), issued under Chapter 243 of the Acts of 2004 </forms/massachusetts/ttl100-lienholder-complaint-form/>

The form for the lender who took your final payment and never sent the title. Massachusetts gives them three days after demand and ten days in any event to release the lien and forward the certificate, and this two-page complaint is what the Registry's own electronic-lien team acts on when they do not. It is the seller's form, not the buyer's.

This sheet is not the form. Download the blank TTL100 from the Massachusetts Registry of Motor Vehicles at <https://www.mass.gov/doc/lienholder-complaint-form/download?f=TTL100.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	YOU	Section A, the vehicle	Year, make, model, registration, state and vehicle identification number. Watch out: There is no title number box on this form, and that is deliberate - if you had the title you would not be filing it.
2	YOU	Skip section B	Dealer or insurer details, for a business that took the car with the loan still attached. Watch out: A private owner who fills this in has told the Registry the complaint comes from a dealership, which is not what it wants to know.
3	YOU	Section C, you	Name, street address, mailing address, email and telephone as the owner who made the final payment. Watch out: Use an email address you check. The Registry's whole process on this form runs by email to AtlasELT at the Department of Transportation.
4	YOU	Section D, the lender	Their name, both addresses, a contact person, the account number and a telephone number. Watch out: The account number is what lets the Registry find the loan at their end. It is on the payoff letter even when nothing else is.
5	YOU	Questions 1 to 4	Amount tendered, whether it was the total owed, the date it was sent, and whether you asked for the title. Watch out: A payoff that was a few dollars short is the commonest reason a lender is entitled to sit on a certificate, so answer question 2 honestly and check it first.
6	YOU	Questions 5 to 7	Method of payment from seven options, the address it went to, how it was delivered and any tracking number. Watch out: Electronic transfer is one of the seven, and it is the one with the cleanest evidence behind it. Attach the confirmation.
7	YOU	Questions 8 and 9	Every contact since the payment, in detail, and whether the released title has arrived. Watch out: Write the calls out properly. The form asks for the number called, the person, the dates, the substance and the follow-up, and a one-line answer wastes the strongest part of the complaint.
8	YOU	Sign and email it	Signature, date and printed name, then scan the form and its attachments and send them to the address at the top. Watch out: Attach the payoff letter, the copy of the cheque and any correspondence. The form lists exactly what it wants enclosed, on page one.

What gets this one rejected

- Filing it before you have asked. The statute the form enforces is about failure to release after full payment in satisfaction of the security interest, and question 4 asks whether you requested delivery of the title.
- A complaint with no proof of payment. The form asks for a photocopy of any letter or form sent with the payment and a copy of the cheque if it was not paid electronically.
- Leaving question 8 as a bare Yes. If the contact was by telephone the form asks for the number called, who you spoke to, the dates, the substance of the conversation and any follow-up.
- Completing section B as a private owner. That block is for a dealer or insurer who acquired the vehicle with the loan still on it.
- Posting it. This one goes by email, scanned, to the Registry's electronic lien and title address printed at the top of the form.

☒ 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 TTL100 (TTL100_0526, May 2026) and the Massachusetts Registry of Motor Vehicles'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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