



Affidavit of Repossession

Registry of Motor Vehicles
P.O. Box 55889 • Boston, MA • 02205-5889

This affidavit is to be used in accordance with MGL Chapter 90D, Section 17.

Instructions

1. Complete Lienholder Certification and Signature section.
2. Have application notarized.
3. Completed affidavit must be retained with the original certificate of title.

A. Lienholder Certification and Signature

1 I/We, Wachusett Ridge Credit Union, 305 Water St, Fitchburg, MA 01420

Lienholder's name and address

do hereby swear, that there was due from

2 Gordon P. Athanasiou, 19 Prospect St, Athol, MA 01331

Debtor's name and address

3 the sum of \$ 6,842.15 secured by a valid lien dated 03/03/2023 on the motor vehicle listed below:

Year 2015 Make Ford Model Focus SE

VIN 1FADP3F21FL284016 Title No. RM118402

Check one of the following:

- 5 ☒ I/We further swear and affirm under the penalties of perjury that the default having been made in the payment by said date, that the debtor voluntarily surrendered the possession of said motor vehicle, to the undersigned lienholder on

05/19/2026

Date

OR:

- ☐ I/We further swear and affirm under the penalties of perjury that default having been made in the payment of said debt, the lienholder seized said motor vehicle without process of law on

Date

under authority of the conditions of the security interest contract.

The undersigned lienholder hereby certifies under the penalties of perjury that the motor vehicle herein described was lawfully repossessed under the terms of the valid agreement and not in conflict with the existing laws of the Commonwealth of Massachusetts, and in particular Chapter 90D, Section 17b.

Signature: _____

Date: 05/26/2026

6 Printed Name: Imelda Brannigan, Loan Servicing Officer

B. Notarization

Notarization: On this _____ day of _____, _____, before me, the undersigned notary public, personally appeared _____ (name of document signer), proved to me through satisfactory evidence of identification, which were _____, to be the person whose name is signed above, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

Printed Name of Notary Public: _____

Signature of Notary Public: _____

My Commission Expires: _____

Place notary seal above

How to fill out TTL105 — Affidavit of Repossession

Massachusetts · written against TTL105 (TTL105_1119, November 2019), issued under M.G.L. c.90D s.17

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[/forms/massachusetts/ttl105-affidavit-of-repossession/](https://forms.massachusetts/ttl105-affidavit-of-repossession/)

A lienholder's sworn statement that it took a car back lawfully, and the document that lets ownership move without the previous owner ever signing anything. A seller meets it from the wrong end: this is what happens if the loan is not paid, and it is also the form to ask about if a car you are trying to sell turns out to have been repossessed and returned years ago.

This sheet is not the form. Download the blank TTL105 from the Massachusetts Registry of Motor Vehicles at <https://www.mass.gov/doc/affidavit-of-repossession/download?f=TTL105.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	Whose form this is	The lienholder named on the certificate of title, and nobody else. Watch out: A private seller never completes it. If a car you own is repossessed, this is the document the lender uses to move it on without your signature.
2	LENDER	The parties and the debt	Lienholder name and address, debtor name and address, the sum due and the date of the valid lien. Watch out: The lien date matters as much as the amount - it is what establishes that the security interest existed before the default.
3	LENDER	The vehicle	The year, the make, the model, the identification number and the title number of the car being taken back. Watch out: The title number ties the affidavit to the certificate it has to be retained with.
4	LENDER	Tick one box	Voluntary surrender on a date, or seizure without process of law on a date. Watch out: Sworn under the penalties of perjury either way, and certified as not in conflict with chapter 90D section 17b.
5	LENDER	Sign, then notarise	Signature, date and printed name in section A; the notary completes section B on page two. Watch out: Signed in front of the notary, not before. What the notary certifies is that the person who signed stood in front of them and swore to what the affidavit says.
6	LENDER	Keep it with the certificate	The completed affidavit is retained with the original certificate of title. Watch out: If you are ever offered a car whose certificate is in a name that is not the seller's, this affidavit is the document that should be stapled to it.

What gets this one rejected

- Anybody other than the lienholder swearing it. The statute requires an affidavit made by or on behalf of the lienholder named in the certificate of title.
- An unnotarised affidavit. Step 2 of the form's own instructions is to have the application notarised.
- Both boxes ticked. Voluntary surrender and seizure without process of law are alternatives.
- Filing it without the last certificate of title. The statute asks for the certificate, the application for a new one and the affidavit together.
- Discarding it after the transaction. The instruction is that the completed affidavit must be retained with the original certificate of title.

☒ 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 TTL105 (TTL105_1119, November 2019) 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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