

How to fill out SFN 2880 — Repossession Affidavit

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North Dakota · written against SFN 2880 (4-2026), issued under NDCC chapter 39-05, cited on the face of the form; the Registration Manual applies it under NDCC 39-05-19 and 39-05-20.3(3) </forms/north-dakota/sfn-2880-repossession-affidavit/>

The form a lender uses to take a titled vehicle back and get a certificate in its own name. It is on this site because a North Dakota seller can meet it from the wrong side: it is the document that appears when a car you are trying to sell has already been repossessed, when a car you are buying carries a repossession in its history, or when a lender proposes a voluntary surrender instead of a sale. The affidavit certifies that the applicant is legally entitled to possession and that the vehicle was legally repossessed on the date shown, because the registered owner had defaulted in payments according to the terms of a contract.

This sheet is not the form. Download the blank SFN 2880 from the North Dakota Department of Transportation, Motor Vehicle Division at <https://dot.nd.gov/forms/sfn02880.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	Title Number	The North Dakota title number of the vehicle being repossessed, at the head of the form. Watch out: For an owner reading a copy: this identifies the exact record. It is the number to quote when you ask the department what state your title is in.
2	LENDER	Registered Owner and address	The borrower's name and address as the certificate carries them. Watch out: This is you if your car has been taken. Check the address the lender used - it decides where any correspondence about the title record goes.
3	LENDER	Make, Year and Vehicle Identification Number	Make, year and the vehicle identification number, in the department's own order. Watch out: The VIN is what ties the affidavit to a specific car. A repossession affidavit describing a different VIN from your certificate is not a paperwork detail to shrug at.
4	LENDER	Date Repossessed	The date the vehicle was actually recovered, sitting under the certification that the registered owner had defaulted in payments according to the terms of a contract. Watch out: It fixes the point at which your interest in the vehicle ended and the lender's began - and, with the plate rules, the point from which the licence fee credit is calculated.
5	LENDER	Name of Lienholder and its address	The lender's name and full mailing address, which is where the new certificate will be sent. Watch out: Compare it with the lienholder printed on the face of your own certificate. A different name means somebody has to explain the assignment of the loan.
6	LENDER	Name and Signature of Authorized Agent	The individual signing for the lender, printed and signed - before a Notary Public or Authorized Officer, as the label requires. Watch out: This is the only named person on the form and the one to ask for by name. Everything below their signature belongs to the notary taking the acknowledgment.

What gets this one rejected

- A borrower completing it. Everything on this affidavit is the lienholder's certification, and the Registration Manual says the affidavit must be completed and signed by the lienholder.
- A repossession with no lien on the record. The whole document rests on a contract the registered owner defaulted on, and a lender with nothing recorded against the title has nothing to certify.
- Forgetting the other lienholders. The manual requires a lien release from any additional lienholder identified on the certificate of title, in addition to this affidavit.
- Treating it as the transfer itself. Part 1 of the certificate still has to be signed - by the reposessor as seller if the vehicle is going to a new owner, or by the reposessor as buyer with the odometer completed if the title is going into the reposessor's own name.
- An unwitnessed signature. The signature label sends the agent to a Notary Public or Authorized Officer and the Acknowledgment block records it.

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

Read off SFN 2880 (4-2026) and the North Dakota Department of Transportation, Motor Vehicle Division's own pages, current as of 2026-08-24. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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REPOSSESSION AFFIDAVIT

North Dakota Department of Transportation, Motor Vehicle
SFN 2880 (4-2026)

MOTOR VEHICLE DIVISION
ND DEPT OF TRANSPORTATION
608 E BOULEVEARD AVE
BISMARCK ND 58505-0780
Telephone (701)328-2725
Website: <https://dot.nd.gov>

Title Number

2854103967

Registered Owner <i>Trent A. Sorlie</i>		Mailing Address <i>1120 Burdick Expy E</i>	
City <i>Minot</i>	State <i>ND</i>	ZIP Code <i>58701</i>	
Make <i>Ford</i>	Year <i>2015</i>	Vehicle Identification Number <i>7N4DP8AB6FL294736</i>	

The applicant certifies they are legally entitled to possession of the above described vehicle and further certifies the vehicle was legally repossessed on the date shown below, because the registered owner had defaulted in payments according to the terms of a contract.

The applicant is filing this affidavit for the purposes of obtaining a certificate of title to the above mentioned vehicle, pursuant to the provisions of Chapter 39-05 of the North Dakota Century Code.

Date Repossessed <i>07/30/2026</i>		
Name of Lienholder <i>Red River State Bank</i>		
Mailing Address <i>220 DeMers Ave</i>		
City <i>Grand Forks</i>	State <i>ND</i>	ZIP Code <i>58201</i>

Name (Type or Print) <i>Jorunn A. Bakken</i>	Signature of Authorized Agent (sign before a Notary Public or Authorized Officer) <i>Jorunn A. Bakken</i>
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Acknowledgment

State of	
County of	
Signed and sworn to (or affirmed) before me on this day (month, day, year)	
Name of Notary Public or other Authorized Officer (Type or Print)	Affix Notary Stamp
Signature of Notary Public or other Authorized Officer	
Commission Expiration Date (if not listed on stamp)	