



Ohio Revised Code

Section 1309.605 Unknown debtor or secondary obligor - UCC 9-605.

Effective: [October 06, 2026](#)

Legislation: [House Bill 195 - 136th General Assembly](#)

Unknown debtor or secondary obligor [UCC 9-605]

(A) Except as otherwise provided in division (B) of this section, a secured party does not owe a duty based on its status as secured party:

(1) To a person who is a debtor or obligor, unless the secured party knows:

(a) That the person is a debtor or obligor;

(b) The identity of the person; and

(c) How to communicate with the person; or

(2) To a secured party or lienholder who has filed a financing statement against a person, unless the secured party knows:

(a) That the person is a debtor; and

(b) The identity of the person.

(B) A secured party owes a duty based on its status as a secured party to a person if, at the time the secured party obtains control of collateral that is a controllable account, controllable electronic record, or controllable payment intangible or at a time the security interest attaches to the collateral, whichever is later:

(1) The person is a debtor or obligor; and

(2) The secured party knows that the information in division (A)(1)(a), (b), or (c) of this section relating to the person is not provided by the collateral, a record attached to or logically associated with the collateral, or the system in which the collateral is recorded.
