



Ohio Revised Code

Section 1309.613 Contents and form of notification before disposition of collateral - general - UCC 9-613.

Effective: October 06, 2026

Legislation: House Bill 195 - 136th General Assembly

Contents and form of notification before disposition of collateral: general [UCC 9-613]

(A) Except in a consumer-goods transaction, all of the following rules apply to a notification of disposition of collateral and to a disposition of collateral:

(1) The contents of a notification of disposition are sufficient if the notification:

(a) Describes the debtor and the secured party;

(b) Describes the collateral that is the subject of the intended disposition;

(c) States the method of intended disposition;

(d) States that the debtor is entitled to an accounting of the unpaid indebtedness and states the charge, if any, for an accounting; and

(e) States the time and place, by identifying the place of business or address or by providing other information that, in each case, reasonably describes the location, of a public disposition or the time after which any other disposition is to be made.

(2) Whether the contents of a notification that lacks any of the information specified in division (A)(1) of this section are nevertheless sufficient is a question of fact.

(3) The contents of a notification providing substantially the information specified in division (A)(1) of this section are sufficient, even if the notification includes:

(a) Information not specified by that division; or

(b) Minor errors that are not seriously misleading.

(4) A particular phrasing of the notification is not required.

(B) The following form of notification and the form appearing in division (B) of section 1309.614 of the Revised Code, when completed in accordance with the instructions in division (C) of this section and in division (F) of section 1309.614 of the Revised Code, each provides sufficient information:

"NOTIFICATION OF DISPOSITION OF COLLATERAL



To: (Name of debtor, obligor, or other person to whom the notification is sent)

From: (Name, address, and telephone number of secured party)

(1) Name of any debtor that is not an addressee: (Name of each debtor)

(2) We will sell (describe collateral) (to the highest qualified bidder) at a public sale. A sale could include a lease or license. The sale will be held as follows:

Date: _____

Time: _____

Place: _____

(3) We will sell (describe collateral) at a private sale sometime after (date). A sale could include a lease or license.

(4) You are entitled to an accounting of the unpaid indebtedness secured by the property that we intend to sell or, as applicable, lease or license.

(5) If you request an accounting, you must pay a charge of \$_____.

(6) You may request an accounting by calling us at (telephone number)."

(C) The following instructions apply to the form of notification in division (B) of this section:

(1) The instructions in division (C) of this section refer to the items in the form of notification described in division (B) of this section. Do not include the references to division (B) of this section in the notification. The division references are used only for the purpose of these instructions.

(2) Include and complete division (B)(1) of this section only if there is a debtor that is not an addressee of the notification and list the name or names.

(3) Include and complete either division (B)(2) of this section, if the notification relates to a public disposition of the collateral, or division (B)(3) of this section, if the notification relates to a private disposition of the collateral. If division (B)(2) of this section is included, include the words "to the highest qualified bidder" only if applicable.

(4) Include and complete divisions (B)(4) and (6) of this section.

(5) Include and complete division (B)(5) of this section only if the sender will charge the recipient for an accounting.