



Ohio Revised Code

Section 1309.614 Contents and form of notification before disposition of collateral - consumer-goods transaction - UCC 9-614.

Effective: October 06, 2026

Legislation: House Bill 195 - 136th General Assembly

Contents and form of notification before disposition of collateral; consumer-goods transaction [UCC 9-614]

(A) In a consumer-goods transaction, the following rules apply:

(1) A notification of disposition must provide all of the following information:

- (a) The information specified in division (A)(1) of section 1309.613 of the Revised Code;
- (b) A description of any liability for a deficiency of the person to whom the notification is sent;
- (c) A telephone number from which the amount that must be paid to the secured party to redeem the collateral under section 1309.623 of the Revised Code is available; and
- (d) A telephone number or mailing address from which additional information concerning the disposition and the obligation secured is available.

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

(B) The following form of notification of disposition, when completed in accordance with the instructions in division (F) of this section, provides sufficient information:

"(Name and address of secured party)

(Date)

NOTICE OF OUR PLAN TO SELL PROPERTY

(Name and address of any obligor who is also a debtor)

Subject: (Identify Transaction)

We have your (describe collateral), because you broke promises in our agreement.

(1) We will sell your (describe collateral) at public sale. A sale could include a lease or license. The sale will be held as follows:

Day and date: _____

Time: _____



Place: _____

You may attend the sale and bring bidders if you want.

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

(3) The money that we get from the sale, after paying our costs, will reduce the amount you owe. If we get less money than you owe, you (will or will not, as applicable) still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

(4) You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. To learn the exact amount you must pay, call us at (telephone number).

(5) If you want us to explain to you in writing how we have figured the amount that you owe us, do both of the following:

(a) Call us at (telephone number) (or) (write us at (secured party's address)) (or contact us by (description of electronic communication method));

(b) Request (a written explanation)(a written explanation or an explanation in (description of electronic record))(an explanation in (description of electronic record)).

(6) We will charge you \$_____ for the explanation if we sent you another written explanation of the amount you owe us within the last six months.

(7) If you need more information about the sale, (call us at (telephone number)) (or) (write us at (secured party's address)) (or contact us by (description of electronic communication method)).

(8) We are sending this notice to the following other people who have an interest in (describe collateral) or who owe money under your agreement:

(Names of all other debtors and obligors, if any)."

(C) A notification in the form contained in division (B) of this section is sufficient, even if additional information appears at the end of the form.

(D) A notification in the form of division (B) of this section is sufficient, even if it includes errors in information not required by division (A)(1) of this section, unless the error is misleading with respect to rights arising under this chapter.



(E) If a notification under this section is not in the form contained in division (B) of this section, law other than this chapter determines the effect of including information not required by division (A)(1) of this section.

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

(1) The instructions in division (F) 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 purposes of these instructions.

(2) Include and complete either division (B)(1) of this section, if the notification relates to a public disposition of the collateral, or division (B)(2) of this section, if the notification relates to a private disposition of the collateral.

(3) Include and complete divisions (B)(3), (4), and (5) of this section.

(4) In division (B)(5) of this section, include and complete any one of the three alternative methods for the explanation: writing, writing or electronic record, or electronic record.

(5) In division (B)(5)(a) of this section, include the telephone number. In addition, the sender may include and complete either or both of the two alternative methods of communication, writing or electronic communication, for the recipient of the notification to communicate with the sender. Neither of the two additional methods of communication is required to be included.

(6) In division (B)(5)(b) of this section, include and complete the method for the explanation: writing, writing or electronic record, or electronic record, included in division (B)(5) of this section.

(7) Include and complete division (B)(6) of this section only if a written explanation is included in division (B)(5) of this section as a method for communicating the explanation and the sender will charge the recipient for another written explanation.

(8) In division (B)(7) of this section, include either the telephone number or the address or both the telephone number and address. In addition, the sender may include and complete the additional method of communication, electronic communication, for the recipient of the notification to communicate with the sender. The additional method of electronic communication is not required to be included.

(9) If division (B)(8) of this section does not apply, insert "none" after "agreement: ".