

Topic: Debtor Search Results

Question By: Katie Zvolanek

Jurisdiction: Ohio

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Jurisdiction	Question(s)
Alabama	
Alaska	Alaska is the same as Utah.
Arizona	
Arkansas	
California	
Colorado	
Connecticut	
Delaware	
District of Columbia	
Florida	
Georgia	
Hawaii	
Idaho	
Illinois	
Indiana	
Iowa	
Kansas	.
Kentucky	
Louisiana	In Louisiana when the debtor name is searched all filing with that name appears. Filings are listed, the original then any amendments filed on that original, like address changes. Our original record remains unchanged as well, the changes are reflected on the amendments which we charge a filing fee. Certificates are \$30 per debtor name, plus an additional \$1.00 for each listing more than ten.
Maine	
Maryland	
Massachusetts	MA displays the same as you do in OH.
Michigan	Like Ohio, Michigan has separate debtor entries for each address. Secured party address changes documented on UCC3s are also listed as separate entries in search results. The multiple address listings are found on the information

	search listing pages. A similar listing is on the cover page for each new UCC3 filing, where all debtors and secured parties, past and present, are listed.
Minnesota	
Mississippi	
Missouri	
Montana	Montana follows the same practice by displaying each address separately.
Nebraska	
Nevada	Nevada reports it the same way as Ohio.
New Hampshire	New Hampshire enters the information the same way that you do in Ohio.
New Jersey	
New Mexico	
New York	
North Carolina	NC is the same as Ohio.
North Dakota	
Ohio	
Oklahoma	
Oregon	Oregon follows the RA9 line as well.
Pennsylvania	Pennsylvania enters the information the same as you do in Ohio.
Rhode Island	
South Carolina	
South Dakota	
Tennessee	
Texas	Texas results would appear the same as Ohio. No additional charges are incurred for additional parties.
Utah	<p>In Utah, our system only holds one main record for the entire UCC financing statement and with each address change performed against the filing, Debtor or Secured Party, the main record remains as is and unchanged. The amendments to change the addresses are sub-parts to the main financing statement.</p> <p>Nor do we charge for each amendment filed against the main record; if a customer searches on file # 12345 and there are 20 address changes, the customer is only charged for the return of the one file of # 12345. Katie's statement of: "... customer are being charged more have the "data pulled", retrieves results this..." we don't do it this way.</p>
Vermont	
Virginia	
Washington	
West Virginia	
Wisconsin	
Wyoming	

Additional Comments:

This method and result is a logical extension of the “open drawer” filing concept. Filing office action in response to an amendment is simply “additive”. Strange as it may seem, from the perspective of filing office indexing action – “change” means “add” and “delete” means “do not delete”. Under the old A9 filing scheme, filing office staff typically made determinations about which existing records should be altered or deleted and the filing staff would then perform surgery on the records to give effect to the desired change. This was a hazardous practice eliminated by most filing offices today by adopting the RA9 open drawer filing concept.

- *Wally Boggus*

Full Text of Original Email:

I have a question regarding debtor search results.

In Ohio, if an address change is submitted for a debtor, a new debtor entry is entered into the database with the name and the new address. This means if the debtor’s address is changed 5 times, the debtor would have five entries with the same name and five different addresses for the financing statement. When performing a search on that debtor name, it would show up five separate times for each Financing Statement.

My question is do other states have results return the same way? A customer recently told me that they are being charged more have the “data pulled” when it retrieves results this way and she doesn’t recall other states returning a debtor search this way.

Point of clarification – Ohio does not charge more to retrieve multiple results on a search like this, the customer told me the company that performs their business credit reports charges more when results are returned this way. That is why I wanted to see if Ohio was the only state the returned results in such a manner.