



## Ohio Administrative Code Rule 111:1-3-19 Individual debtor names.

Effective: January 25, 2016

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For purposes of this rule, an "individualdebtor name" is any name provided as a debtor name in a UCC record in aformat that identifies the name as that of a debtor who is an individual,without regard to the nature or character of the name or to the nature orcharacter of the actual debtor.

### (A) Individual name fields.

Individual debtor names are stored in data fields that include only the individual debtor names, and not organization debtor names. Separate data entry fields are established for surnames (last or family names), first personal names (given), and additional name(s)/initial(s) of individuals. The name of a debtor with a single name (e.g., "Cher") is treated as a surname and shall be entered in the individual surname field. The filing office assumes no responsibility for the accurate designation of the components of a name but shall accurately enter the data in accordance with the filer's designations.

### (B) Titles, prefixes and suffixes.

Titles, prefixes (e.g. "Ms.") and suffixes or indications of status (e.g. "M.D.") are not typically part of an individual debtor's name. Suffixes used to distinguish between family members with identical names (e.g., "JR.") should be provided in the suffix field. However, if the suffix appears on a [driver's license] used as the source of an individual name, then the filer should consider also providing the name as a separate individual debtor with the suffix included in the surname field. Regardless of how provided, when entering a "name" into the UCC information management system, the filing office shall enter the data exactly as they appear.

### (C) Extended debtor name field.

The filing office shall not refuse to accept an initial financing statement that lacks debtor information in item 1 and/or item 2 if the record includes an addendum that provides debtor information in item 10.



(D) Truncation - individual names. Personal name fields in the UCC information management system are fixed in length. Although filers should continue to provide full names on their UCC records, a name that exceeds the fixed length is entered as presented to the filing office, up to the maximum length of the data entry field. The lengths of data entry name fields are as follows:

- (1) Surname: one hundred characters.
- (2) First personal name: one hundred characters.
- (3) Additional name(s)/initial(s): one hundred characters.
- (4) Suffix: ten characters.