



Ohio Revised Code

Section 1349.72 Written notice to debtor.

Effective: March 20, 2019

Legislation: House Bill 489 - 132nd General Assembly

(A) Before a person collecting a debt secured by residential real property collects or attempts to collect any part of the debt, the person shall first send a written notice as described in division (B) of this section via United States mail to the residential address of the debtor, if both of the following apply:

- (1) The debt is a second mortgage or junior lien on the debtor's residential real property.
- (2) The debt is in default.

(B) The written notice shall be printed in at least twelve-point type and state the following:

- (1) The name and contact information of the person collecting the debt;
- (2) The amount of the debt;
- (3) A statement that the debtor has a right to an attorney;
- (4) A statement that the debtor may qualify for debt relief under Chapter 7 or 13 of the United States Bankruptcy Code, 11 U.S.C. Chapter 7 or 13, as amended;
- (5) A statement that a debtor that qualifies under Chapter 13 of the United States Bankruptcy Code may be able to protect their residential real property from foreclosure.

(C) Upon written request of the debtor, the owner of the debt shall provide a copy of the note and the loan history to the debtor.

(D)(1) As used in this division, "bona fide error" means an unintentional clerical, calculation, computer malfunction or programming, or printing error.



(2) Any owner of debt subject to divisions (A), (B), and (C) of this section shall not be held civilly liable in any action, if all of the following are met:

(a) The owner of the debt shows by a preponderance of evidence that the compliance failure was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.

(b) Within sixty days after discovering the error, and prior to the initiation of any action, the owner of the debt notifies the debtor of the error and the manner in which the owner of the debt intends to make full restitution to the debtor.

(c) The owner of the debt promptly makes reasonable restitution to the debtor.

(3) If, in the event of a compliance failure, the owner of the debt does not meet the conditions set forth in division (D) (2) of this section, a debtor injured by the error has a cause of action to recover damages. Such an action shall not, however, be maintained as a class action.