

Uniform Commercial Code, Article 9  
Oklahoma UCC Central Filing Office  
Administrative Rules  
2020 Edition



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Secured Transaction Section  
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## Section 1. General Provisions

100. Definitions. Terms used in these filing-office rules but not defined in this Section that are defined in the UCC shall have the respective meanings accorded such terms in the UCC.
- 100.1 Address. “Address” means either (i) a street address, route number (may include box) or PO Box number plus the city, state and zip code or (ii) an address that purports to be a mailing address outside the United States of America.
- 100.2 Amendment. “Amendment” means any UCC record filed that relates to the initial financing statement. Amendments include party or collateral changes, assignments, continuations and terminations.
- 100.3 Assignment. “Assignment” is an amendment that assigns all or a part of a secured party’s power to authorize an amendment to a financing statement.
- 100.4 Statement of Claim. “Statement of Claim” means a UCC record that indicates that a financing statement is inaccurate or wrongfully filed.
- 100.5 Filing office/officer. “Filing office” and “filing officer” unless otherwise specified means if the local law of this state governs perfection of a financing statement to perfect the security interest or agricultural lien is: (1) the office designated for the filing or recording of a record of a mortgage on the related real property, if: the collateral is as-extracted collateral or timber to be cut; or the financing statement is filed as a fixture filing and the collateral is goods that are or are to become fixtures; or (2) the office of the County Clerk of Oklahoma County, in all other cases, including a case in which the collateral is goods that are or are to become fixtures and the financing statement is not filed as a fixture filing; or (3) the office in which to file a financing statement to perfect a security interest in collateral, including fixtures, of a transmitting utility is the office of the Secretary of State pursuant to Section 17 and 18 of Title 46 of the Oklahoma Statutes. The financing statement also constitutes a fixture filing as to the collateral indicated in the financing statement which is or is to become fixtures. (4) “Effective Financing Statement (EFS)” is a central filing system for agricultural commodity liens, under provisions of the financing statement filed in the Food Security Act of 1985 and Title 12A Oklahoma Statutes § 1-9-320.1 et seq. The office in which to file an Effective Financing Statement, per 101.8 of these rules, is the Secretary of State for the State of Oklahoma.
- 100.6 Filing office statement. “Filing office statement” means a statement entered into the filing office’s UCC information management system to explain an action by the filing office to correct an error made by the filing office
- 100.7 Initial financing statement. “Initial financing statement” means a UCC record that causes the filing office to establish the initial record of filing of a financing statement.
- 100.8 Remitter. “Remitter” means a person who tenders a UCC record to the filing office for filing, whether the person is a filer or an agent of a filer responsible for tendering the record for filing. “Remitter” does not include a person responsible merely for the delivery of the record to the filing office, such as the postal service or a courier service but does include a service provider who acts as a filer’s representative in the filing process.
- 100.9 Searchable indexes. “Searchable indexes” means the searchable index of individual debtor names and the searchable index of organization debtor names the filing office must maintain in the UCC information management system.

- 100.10 Secured party of record. “Secured party of record” means every party designated as a secured party in a financing statement, including those for whom an amendment has been filed purporting to delete them as a secured party or purporting to indicate they have assigned their secured interest, except as provided in Rule 306.1.
- 100.11 UCC. “UCC” means the Uniform Commercial Code as adopted in this State of Oklahoma, County of Oklahoma.
- 100.12 UCC information management system. “UCC information management system” means the information management system used by the filing office to store, index and retrieve information relating to financing statements as described in Section 3 of these filing-office rules.
- 100.13 UCC record. “UCC record” means an initial financing statement, an amendment of party or collateral information, an assignment, a continuation statement, a termination statement, a filing office statement or a statement of claim, and includes a record thereof maintained by the filing office. The term shall not be deemed to refer exclusively to paper or paper-based writings.
- 100.14 Unlapsed record. “Unlapsed record” means a UCC record that has been stored and indexed in the UCC information management system, which has a lapsed date that has not yet occurred.
- 101 Means to deliver UCC records; time of filing. UCC records may be tendered for filing at filing office as follows.
- 101.1 Personal delivery by Remitter, at the filing office’s street address. Subject to Rule 101.2, the file time for a UCC record delivered by this method is when delivery of the UCC record is taken by the filing office (even though the UCC record may not yet have been accepted for filing and subsequently may be rejected). This rule applies only to a Remitter who tenders a UCC record to the filing office and awaits an immediate determination of whether or not the UCC record will be taken or not.
- 101.2 Courier delivery by a person other than a Remitter, at the filing office’s street address. The file time for a UCC record delivered by this method is, notwithstanding the time of delivery, at the earlier of the time the UCC record is first examined by a filing office for processing (even though the UCC record may not yet have been accepted for filing and may be subsequently rejected), or the next close of business following the time of delivery. This rule does not apply to a courier who is acting as an agent of the Remitter and who tenders a UCC record to the filing office and awaits an immediate determination of whether or not the UCC record will be taken or not under rule 101.1.
- A UCC record delivered after regular business hours or on a day the filing office is not open for business (if not examined for processing sooner) will have a filing time of the close of business on the next day the filing office is open for business.
- 101.3 Postal service delivery, to the filing office’s mailing address. The file time for a UCC record delivered by this method is the next close of business following the time of delivery (even though the UCC record may not yet have been accepted for filing and may be subsequently rejected). A UCC record delivered after regular business hours or on a day the filing office is not open for business will have a filing time of the close of business on the next day the filing office is open for business.
- 101.4 Electronic mail and tele-facsimile delivery, to the filing office’s e-mail address or the filing office’s fax filing telephone number for the purpose of filing a UCC record is now available.
- 101.5 Electronic filing. UCC records, excluding statement of claims and filing officer statements, may be transmitted electronically using the XML Format approved by the International Association of Commercial Administrators. At the request of an authorized XML remitter, the filing office shall identify which versions and releases of the XML Format are acceptable to the filing office. The filing office publishes an implementation guide that prescribes the use of the XML format. The implementation guide shall be available to the public upon request. The file time for a UCC record delivered by this method is the time that the filing office’s UCC information management system analyzes the relevant transmission and determines that all the required elements of the transmission have been received in a required format and are machine-readable.
- 101.6 Direct on-line and web page data entry. UCC records may be delivered by on-line data entry using the filing office’s website on the internet. Website data entry and payment procedures are available as provided at <https://clerk.oklahomacounty.org/efiling>. The file time for a UCC record delivered by this method is the time the entry of all required elements of the UCC record in the proper format is acknowledged and accepted by the on-line entry system.

- 101.7 Means of communication. Regardless of the method of delivery, information submitted to the UCC filing office must be communicated only in the form of characters that appear on the American standard keyboard or such information will be modified, upon entry into the UCC information management system, as provided in Rule 401. A financing statement or amendment form that does not designate separate fields of organization and individual names, and separate fields for first, middle and last names and suffixes for individual names is not an acceptable means of communication to the filing office.
- 101.8 Transmitting utility, manufactured-home and public-finance transactions. The only means to indicate to the filing office that an initial financing statement is being filed in connection with a manufactured-home or public-finance transaction, in order to affect the filing office's determination of the lapsed date under rule 306.3 or rule 307, is to so indicate by checking the appropriate box on a UCC-1 Addendum filed with respect to the financing statement. A financing statement being filed for a debtor that is a transmitting utility is filed with the Office of the Oklahoma Secretary of State.
- 102 Search request delivery. UCC search requests may be delivered to the filing office by any of the means by which UCC records may be delivered to the filing office. A search request for a debtor named on an initial financing statement may be made on the initial financing statement form if the form is accepted and the relevant search fee is also tendered.
- 103 Forms. The forms prescribed by UCC Section 1-9-521 are accepted by the filing office. Paper-based forms approved by the International Association of Commercial Administrators from time to time and forms otherwise approved by the filing office from time to time shall be accepted. The filing office approved the new Financing Statement, Financing Statement Addendum, Financing Statement Amendment and Financing Statement Amendment Addendum forms effective November 1, 2015. A list of forms approved by the filing office are available at [www.okcc.online](http://www.okcc.online).
- 104 Fees. The fee for filing a UCC record is prescribed by Oklahoma Statutes Title 12A Section 1- 9-525 and are described below.
- 104.1 Filing fee. The fee for filing and indexing a UCC record of one to five pages communicated on paper is ten dollars (\$10). If there are additional pages, the fee is One dollar (\$1) per page. The fee for filing and indexing a UCC record communicated by a medium authorized by these rules which are other than on paper or in a paper-based format shall be Ten Dollars (\$10), regardless of the number of names indexed.
- 104.2 Additional fees. The fee to file a Federal Tax Lien, Federal Tax Lien Release or related document filed after July 1, 2001 is ten dollars (\$10).
- 104.3 UCC search fee. The fee for processing a UCC search request communicated on paper or in a paper-based format is ten dollars (\$10) per debtor name searched. The fee for processing a UCC search requested communicated by a medium authorized by these rules which is other than on paper or in a paper-based format shall be ten dollars (\$10) per debtor name.
- 104.4 UCC search – copies. The fee for UCC search copies is one dollar (\$1) per page (or page equivalent for electronically transmitted search responses). The fee to certify a copy is one dollar (\$1) per document.
- 104.5 Bulk data/images. The fee for providing bulk data of indexed record is as follows:
- 104.5.1 Five hundred dollars (\$500.00) for the initial database history.
- 104.5.2 Fifty dollars (\$50.00) for weekly updates to the database.
- 104.5.3 Four cents (\$0.04) per page for images of filed records.
- 105 Expedited services. Expedited services are not offered by the UCC filing office.
- 106 Method of payment. Filing fees and fees for public records services may be paid by the following methods.
- 106.1 Cash. Payment in cash shall be accepted.
- 106.2 Checks. Personal checks, cashier's checks and money orders made payable to the filing office shall be accepted for payment provided that the drawer (or the issuer in the case of a cashier's check or money order) is deemed creditworthy by the filing office in its discretion. Checks payable in an amount "not to exceed" to be filled in by the filing office will not be accepted. Checks should be made payable to the Oklahoma County Clerk.



- 106.3 Electronic funds transfer. The filing office may accept payment via electronic funds transfer under National Automated Clearing House Association (NACHA) rules from remitters who have entered into appropriate NACHA approved arrangements for such transfers and who authorize the relevant transfer pursuant to such arrangements and rules.
- 106.4 Prepaid account. The UCC filing office may allow a remitter to open an account for prepayment of fees by submitting an application prescribed by the filing officer and prepaying an amount not less than five-hundred (\$500). The filing officer shall issue an account number to be used by a remitter who chooses to pay filing fees by this method. The filing officer shall deduct filing fees from the remitter's prepaid account when authorized to do so by the remitter.
- 106.5 Debit and/or credit cards. The filing office may accept payment by debit card and credit card issuers approved by the UCC filing office. Remitters shall provide the filing officer with the card number, the expiration date of the card, the name of the card issuer, the name of the person or entity to whom the card was issued and the billing address for the card. Payment will not be deemed tendered until the issuer or its agent has confirmed payment.
- 106.6 Other account. No other payment methods are available.
- 107 Overpayment and underpayment policies.
  - 107.1 Overpayment. The filing officer shall refund the amount of an overpayment exceeding Two Dollars (\$2) to the remitter. The filing officer shall refund an overpayment of Two Dollars (\$2) or less only upon the written request of the remitter.
  - 107.2 Underpayment. Upon receipt of a UCC record with an insufficient fee, the filing officer shall do one of the following.
    - 107.2.1 A notice of the deficiency shall be sent to the remitter and the UCC record shall be returned; or
    - 107.2.2 The UCC record shall be returned to the remitter as provided in rule 203. A refund may be included with the UCC record or delivered under separate cover.
- 108 Public records services. Public records services are provided on a non-discriminatory basis to any member of the public. Copies of individual UCC records, bulk copies of records and data elements from the filing offices UCC information management system are made available in such forms, at such times and for such fees as the filing office may prescribe from time to time; provided that the filing office will make such information as is then currently available as least weekly in every medium then available to the filing office.
- 109 Fees for public records services. Fees for public records services are established under rule 104.

**Section 2. Acceptance and Refusal of Records.**

- 200 Role of filing officer. Unless otherwise expressly provided for by statute, the duties and responsibilities of the filing office and the UCC filing office with respect to the administration of the UCC are ministerial. In accepting for filing or refusing to file a UCC record pursuant to these rules, the filing officer does not determine the legal sufficiency or insufficiency of the UCC record, determine that information in the record is correct or incorrect, in whole or in part, or create a presumption that information in the UCC record is correct or incorrect, in whole or part.
- 201 Time for filing a continuation statement.
  - 201.1 First day permitted. The first day on which a continuation statement may be filed is the date corresponding to the date upon which the related financing statement would lapse, six months preceding the month in which such financing statement would lapse. If there is no such corresponding date, the first day on which a continuation may be filed is the last day of the sixth month preceding the month in which the financing statement would lapse. The foregoing rule is subject to the ability of the filing office to take delivery of the continuation statement as tendered and to rule 101.
  - 201.2 Last day permitted. The last day on which a continuation statement may be filed is the date upon which the related financing statement lapses. The foregoing rule is subject to the ability of the filing office to take delivery of the continuation statement as tendered and to rule 101. Accordingly, the time of filing of the continuation statement under rule 101 must be on or prior to such last day and delivery by certain means of

communication may not be available on such last day if the filing office is not open for business on such day.

- 202 Grounds for refusal. In addition to refusing a record for any reason, or multiple reasons, as set forth in UCC Section 1-9-516, a filing office shall refuse to accept a UCC record that does not provide an address that meets the minimum requirements, as set forth in these filing-office rules.
- 203 Procedure upon refusal. Except as provided in rule 107, if the filing office finds grounds to refuse a UCC record, the filing officer shall refund the filing fee. Communication of the refusal, the reason(s) for the refusal and other related information will be made to the Remitter as soon as practicable and in any event within two business days after the refused UCC record was received by the filing office, by the same means as the means by which such UCC record was delivered to the filing office, or by mail or such more expeditious means as the filing office shall determine.
- 204 Refusal errors. If a secured party or a remitter demonstrates to the satisfaction of the filing officer that a UCC record that was refused for filing should not have been refused under rule 202, the filing officer will file the UCC record with the filing date and time the UCC record was originally tendered for filing. A filing officer statement record relating to the relevant initial financing statement will be placed in the UCC information management system on the date that the corrective action was taken. The filing officer statement must provide the date of the correction and explain the nature of the corrective action taken. The record shall be preserved for so long as the record of the initial financing statement is preserved in the UCC information management system.
- 205 Notification of defects. Nothing in these rules prevents a filing office from communicating to a filer or a remitter that the filing office noticed apparent potential defects in a UCC record, whether or not it was filed or refused for filing. However, the filing office is under no obligation to do so and may not, in fact, have the resources to do so or to identify such defects. The responsibility for the legal effectiveness of filing rests with filers and remitters and the filing office bears no responsibility for such effectiveness.

### **Section 3. UCC Information Management System**

- 300 General. The filing officer uses an information management system to store, index, and retrieve information relating to financing statements. The information management system includes an index of the names of debtors included on financing statements that are Active Records. The rules in this section describe the UCC information management system.
- 301 Primary data elements. The primary data elements used in the UCC information management system are the following.
- 301.1 Identification numbers.
    - 301.1.1 Each initial financing statement is identified by its file number. Identification of the initial financing statement is stamped on written UCC records or otherwise permanently associated with the record maintained for UCC records in the UCC information management system. A record is created in the information management system for each initial financing statement and all information comprising such record is maintained in the system. The record is identified by the same information assigned to the initial financing statement.
    - 301.1.2 A UCC record other than an initial financing statement is identified by a unique file number assigned by the filing office. In the UCC information management system, records of all UCC records other than initial financing statements are linked to the record of their related initial financing statement. Types of records include initial financing statement, amendment, assignment, continuation, termination and collateral amendment.
  - 301.2 Type of record. The type of UCC record from which data is transferred is identified in the UCC information management system from information supplied by the remitter. [Types of records include financing statement, amendment, assignment, continuation, termination and collateral amendment.]
  - 301.3 Filing date and filing time. The filing date and filing time of UCC records are stored in the UCC information management system. Calculation of the lapse date of an initial financing statement is based upon the filing date.
  - 301.4 Identification of parties. The names and addresses of debtors and secured parties are transferred from UCC records to the UCC information management system.
  - 301.5 Page count. The total number of pages in a UCC record is maintained in the UCC information management system.

- 301.6 Lapse indicator. An indicator may be maintained by which the information management system identifies whether or not a financing statement will lapse and, if it does, when it will lapse. The lapse date is determined as provided in rules 306.3 and 308.
- 301.7 Indexes of names. The filing office maintains in the UCC information management system a searchable index of organization debtor names, and a searchable indexes of individual debtor names. The filing office may also maintain a searchable index of names of secured parties of record. Such an index need not be a separate database but may be comprised of records in the UCC information management system identified to be included in such searchable index.
- 302 Individual debtor names. For purposes of this rule, an “individual debtor name” is any name provided as a debtor name in a UCC record in a format 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 or character of the actual debtor.
- 302.1 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.
- 302.2 Titles, prefixes and suffixes. Titles, prefixes (e.g. “Ms.”) and suffixes or indications of status (e.g. “M.D.”) are not typically part of a debtor’s name. Suffixes used to distinguish between family members with identical names (e.g., “JR.”) should be provided in the Suffix 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.
- 302.3 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.
- 302.4 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 officer, up to the maximum length of the data entry field. The length of data entry name fields (on paper form) is as follows.
- 302.4.1 Surname: 32 characters
- 302.4.2 First Personal Name: 16 characters
- 302.4.3 Additional name: 32 characters
- 302.4.4 Suffix: number of characters is system defined.
- 303 Organization debtor names. For purposes of these rules, an “organization debtor name” is any name provided as a debtor name in a UCC record in a format that identifies the name as that of a debtor who is an organization, without regards to the nature or character of the name or to the nature or character of the actual debtor.
- 303.1 Single field. Organization debtor names are stored in files that include only organization debtor names and not individual debtor names. A single field is used to store an organization debtor name.
- 303.2 Truncation – organization names. The organization debtor name field in the UCC database is fixed in length. The maximum length is 250 characters. 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 organization debtor name field.
- 304 Estates. The debtor name to be provided on a financing statement for a debtor that is an estate is the name of the relevant decedent. In order for the information management system to function in accordance with the usual expectations of filers and searchers, the filer should provide the debtor name as an individual debtor name. However, the filing office will enter data submitted by a filer in the fields designated by the filer exactly as it appears in such fields.
- 305 Trusts. The debtor name to be provided for a debtor that is a trust or a trustee acting in respect of trust property is the name of the trust as set forth in its organic record(s), if the trust has such a name or, if the trust is not so named, the name of the trust’s settlor. In order for the information management system to function in accordance with the usual expectations of filers

and searchers, the name of a trust or of a settlor is an organization should be provided as an organization debtor name, and the name of a settlor who is an individual should be provided as an individual debtor name, in each case without regard to the nature or character of the debtor. Notwithstanding the foregoing, the filing office will enter data submitted by a filer in the fields designated by the filer exactly as it appears in such fields.

- 306 Initial financing statement. Upon the filing of an initial financing statement the status of the parties and the status of the financing statement shall be as follows.
- 306.1 Status of secured party. Each secured party name on an initial financing statement shall be secured party of record, except that if the UCC record names an assignee, the secured party/assignor shall not be a secured party of record and the secured party/assignee shall be a secured party of record.
  - 306.2 Status of debtor. Each debtor name provided by the initial financing statement shall be indexed in the UCC information management system so long as the financing statement is an Active Record.
  - 306.3 Status of financing statement. The financing statement shall be an Active Record. A lapse date shall be calculated, five years from the file date, unless (i) the initial financing statement indicates as provided in rule 101.8 that it is filed with respect to a public-financing transaction or a manufactured-home transaction, in which case the lapse date shall be thirty years from the file date. A financing statement being filed for a debtor that is a transmitting utility is filed with the Office of the Oklahoma Secretary of State.
- 307 Amendments generally. Upon the filing of an amendment the status of the parties shall be unchanged, except that in the case of an amendment that adds a debtor or a secured party, the new debtor or secured party shall be added to appropriate index and associated with the record of the financing statement in the UCC information management system, and an amendment that designates an assignee shall cause the assignee to be added as a secured party of record with respect to the affected financing statement in the UCC information management system. Notwithstanding the filing of an amendment that deletes a debtor or a secured party from a financing statement, no debtor or secured party of record is deleted from the UCC information management system. A deleted secured party will still be treated by the filing office as a secured party of record as the filing office cannot verify the effectiveness of an amendment. In general, the filing of an amendment does not affect the status of the financing statement.
- 308 Continuation statement.
- 308.1 Continuation of lapse date. Upon the timely filing of one or more continuation statements by any secured party (ies) of record, the lapse date of the financing statement shall be postponed for five years. The lapse date is postponed once notwithstanding the fact that more than one continuation statement is filed within a given 6-month period prior to a lapse date. Notwithstanding the immediate postponement of the lapse date with respect to one or more secured parties of record who file timely a continuation statement within a given 6-month period prior to a lapse date, such lapse date remains effective solely for purposes of determining whether or not a subsequent continuation statement filed in the same 6-month period is timely.
  - 308.2 Status. The filing of a continuation shall have no effect upon the status of any party to the financing statement or upon the status of the financing statement.
- 309 Termination. The filing of a termination shall have no effect upon the status of any party to the financing statement or upon the status of the financing statement.
- 310 Statement of claim. The filing of a statement of claim shall have no effect upon the status of any party to the financing statement, the status of the financing statement or to the information maintained in the information management system.
- 311 Filing office statement. A filing officer statement affects the status of parties and of the relevant financing statement as provided in the corrective action described as having been taken in the filing officer statement.
- 312 Procedure upon lapse. If there is no timely filing of a continuation with respect to a financing statement, the financing statement lapses on its lapse date but no action is then taken by the filing office.
- 313 Removal of record. A financing statement must remain as an Active Record until at least one year after it lapses. On or after the first anniversary of such lapse or termination date or the UCC information management system may remove the financing statement and all related UCC records from the Searchable Indexes or from the UCC information management system and upon such removal, the removed UCC Records shall cease to be Active Records.
- 314 Archives. General.
- 314.1 Paper UCC documents.

314.1.1 Storage. The UCC file office does not store paper documents.

314.1.2 Retention. The UCC file office does not retain paper document.

314.2 Reductions.

314.2.1 Storage. All UCC images are transferred to microfilm

314.2.2 Retention. The UCC file office does not dispose any microfilm.

314.3 Database. The UCC data is backed up with tape and backup server.

314.3.1 Archives – data retention. Data in the searchable indexes are not removed from the UCC information management system.

#### **Section 4. Filing and Data Entry Procedures**

400 Errors of the filing office. The filing office may correct data entry and indexing errors of filing office personnel in the UCC information management system at any time. If a correction is made to a record of a financing statement after the filing office has issued a search report with a through date and time (see rule 505.2.4) that is on or after the filing date and time of the financing statement, the filing office will associate with the record of the financing statement in the UCC information management system a filing officer statement on the date that the corrective action was taken providing the date and an explanation of the correction.

401 Data Entry. Data is entered into the UCC information management system exactly as provided in a UCC record, without regard to apparent errors. Data provided in electronic form is not transferred to the information management system exactly as submitted by the remitter. The filing office may amend the data for search purposes.

402 Verification of data entry. The filing office will verify accuracy of the data from UCC records entered in accordance with Rule 401 into the UCC information management system, except that debtor name data are verified by double-blind keying. Data entry performed by remitters with respect to electronically filed UCC records is the responsibility of the remitter and is verified and/or edited by the filing office.

403 Notice of bankruptcy. The filing office shall take no action upon receipt of a notification, formal or informal, of a bankruptcy proceeding involving a debtor name in the UCC information management system.

404 Redaction of certain information. The filing office may be obligated to redact certain information from the information it provides to searches and bulk data purchasers in accordance with applicable privacy and identity theft protection laws. Such information should not be included in UCC records and will be redacted in accordance with such laws.

405 Master amendments. The filing office does not accept master amendments.

#### **Section 5. Search Requests and Reports**

500 General requirements. The filing office maintains records for public inspection a searchable index within the UCC information management system for public inspection. Records will be retrievable by the name of the debtor or by the file number of the related initial financing statement, and each record related to an initial financing statement is retrieved with the initial financing statement using either retrieval method.

501 Search request – required information. Search requests shall include the following.

501.1 Name searched. A search request must set forth the name of the debtor to be searched using designated fields for organization name or individual surname, first personal name and additional name(s)/initial(s). A search request will be processed using the data and designated fields exactly as submitted, including the submission of no data in a given field, without regard to the nature or character of the debtor that is subject of the search.

501.2 Requesting party. The name and address of the person to whom the search results is to be sent.

501.3 Fee. The appropriate fee shall be tendered by a method described in rule 106.

501.4 Search logic. The search logic described in rule 503.1 shall be applied.

502 Search requests – optional information. Search requests may include the following.

- 502.1 Copies. The request may limit the copies of UCC records that would normally be provided with a search report by requesting that no copies be provided or that copies be limited to those UCC records that:
- 502.1.1 Include a particular debtor address;
  - 502.1.2 Include a particular city in the debtor address;
  - 502.1.3 Were filed on a particular date or within a particular range of dates; or
  - 502.1.4 Include a particular secured party name.
- 502.2 Scope of search. A search request may ask for a search that reports all Active Records retrieved by the search rather than only Unlapsed Records retrieved by the search.
- 502.3 Mode of delivery. A search request may specify a mode of delivery for search results and that request will be honored if the requested mode is made available by the filing office and all requisite fees are tendered.
- 502.4 Search request with filing. If a filer requests a search at the time an initial financing statement is filed by submitting a search request with the initial financing statement at the time it is tendered for filing, the search request shall be deemed to request a search to be conducted as soon as practicable such that it would include all UCC records filed, against the debtor name(s) provided on the initial financing statement, on or prior to the date [time] the initial financing statement is filed.
- 503 Search methodology. Search results are produced by the application of search logic to the name presented to the filing office. Human judgment does not play a role in determining the results of the search.
- 503.1 Standard search logic. The following rules describe the filing office’s standard search logic and apply to all searches:
    - 503.1.1 There is no limit to the number of matches that may be returned in response to the search criteria. However, only 5,000 matches can be displayed at a time.
    - 503.1.2 No distinction is made between upper and lower case letters.
    - 503.1.3 The following rules apply only to organization names:
      - (a) The character “&” (the ampersand) is deleted and replaced with the character s “and” each place it appears in the name.
      - (b) Punctuation marks and accents are disregarded. For the purposes of this rule, punctuation and accents include all characters other than the numerals 0 through 9 and the letters A through Z (in and lower case) of the English alphabet.
      - (c) The words and abbreviations at the end of an organization name that indicate the existence or nature of the organization are “disregarded” to the extent practicable as determined by the filing office’s programming of its UCC information management system.
      - (d) The word “the” at the beginning of an organization debtor name is disregarded.
      - (e) All spaces are disregarded.
    - 503.1.4 The following search rules apply to individual debtor names:
      - (a) Surname. The individual debtor surname on a field record must exactly match the surname of the search request. The search will retrieve from the UCC information management system all financing statements with individual debtor names that consist of only the surname.
      - (b) First Personal and Additional Names/Initials. For first personal and middle names of individual debtor names, initials are treated as the logical equivalent of all names that begin with such initials, and first name and no middle name or initial is equated with all middle names and initials. For example, a search request for “John A. Smith” would cause the search to retrieve all filings against all individual debtors with “John” or the initial “J” as the first name, “Smith” as the surname, and with the initial “A” or any name

beginning with “A” in the middle name field. If the search request were for “John Smith” (first and surnames with no designation in the middle name field), the search would retrieve all filings against individual debtors with “John” or the initial “J” as the first name, “Smith” as the surname and with any name or initial or no name or initial in the middle name field.

(c) Search Results. Only records that exactly match the surname field under subsection (a); exactly match the first personal name after application of the equivalency rules in subsection (b); and that exactly match the additional names/initials field after application of the equivalency rules in subsection (c) will be reported.

(d) Single Names. If the name being searched is the surname of an individual debtor name without any first personal name or additional name(s)/initial(s) provided, the search will retrieve from the UCC information management system all financing statements with individual debtor names that consist of only the surname.

(e) Search Result Examples. Examples are shown in section 503.1.4 (b).

503.1.5 After applying the preceding rules to the name being searched, the search will retrieve from the UCC information management systems searchable index all unexpired records, or, if requested by the searcher, all records, that pertain to financing statements with debtor names that, after application of this rule 503, exactly match the modified name being searched.

503.2 Non-standard search logic. Non-standard search logic options are not offered.

504 Changes in standard search logic. If the filing office changes its standard search logic or the implementation of its standard search logic in a manner that could alter search results, the filing office shall provide prior public notice of such change.

505 Search responses. Responses to a search request shall include the following.

505.1 Copies. Copies of all UCC records retrieved by the search unless only limited copies are requested by the searcher. Copies will reflect any redaction of personal identifying information required by law.

505.2 Introductory information. A filing office shall include the following information with a UCC search response:

505.2.1 Filing office identification. Identification of the filing office responsible for the search response.

505.2.2 Unique search report identification number. Filing office does not assign unique identification number.

505.2.3 Report date and time. The date and time the report was generated.

505.2.4 Through date and time. The date and time at or prior to which a UCC record must have been filed with the filing office in order for it to be reflected on the search.

505.2.5 Certification language. All documents completed through [*date data entry is completed through*].

505.2.6 Scope of search. Active/Unexpired.

505.2.7 Search logic used. None provided.

505.2.8 Search logic disclaimer language. None provided.

505.2.9 Name provided. Name as provided by searcher.

505.2.10 Search string. Not provided.

505.2.11 Lien type searched. The lien type is shown on each page of the search report.

505.2.12 Copies. Provided as requested.

- 505.3 Report. The search report shall contain the following.
- 505.3.1 Identification. Identification of the filing office providing the search report.
  - 505.3.2 Search report identification number. Filing office does not assign a unique identification numbers.
  - 505.3.3 Identification of financing statement. Identification of each initial financing statement, including a listing of all related amendments, statement of claim or filing officer notices, filed on or prior to the through date corresponding to the search criteria (including whether the searcher has requested all records or only unexpired records from the searchable index). Financing statement information shall include, but is not limited to the following:
    - 505.3.3.1 Initial financing statement file number. The initial financing statement file number.
    - 505.3.3.2 Initial financing statement filing date and time. The date and time it was filed.
    - 505.3.3.3 Lapse date. Not provided.
    - 505.3.3.4 Debtor name. The debtor name(s) that appear(s) of record.
    - 505.3.3.5 Debtor address. The debtor address(s) does not appear on search report.
    - 505.3.3.6 Secured party name. The secured party name(s) that appear(s) of record.
    - 505.3.3.7 Secured party address. The secured party address(s) does not appear on search report.
    - 505.3.3.8 Amendment type. An indication of type of each amendment, if any.
    - 505.3.3.9 Amendment filing date and time. The date and time each amendment, if any, was filed.
    - 505.3.3.10 Amendment file number. The amendment file number of each amendment, if any.
    - 505.3.3.11 Statement of claim filing date and time. The date and time a statement of claim, if any was filed.
    - 505.3.3.12 Filing officer statement filing date and time. The date and time a filing officer statement, if any, was filed.

**Section 6. Other Notices of Liens**

- 600 Liens, maintained by the Filing Office created pursuant to statutes other than the UCC which are treated by the filing officer in a manner substantially similar to UCC documents and are included on request with the reports described in rule 505.
- 601 Notice of federal tax lien for those tax liens that are to be filed in Oklahoma County.
  - 601.1 Filing.
    - 601.1.1 Where to file. Filing Office
    - 601.1.2 Fee. Ten Dollars (\$10).
    - 601.1.3 Duration. Ten (10) years.
  - 601.2 Mechanics of search.



- 601.2.1 Fee of search. Ten Dollars (\$10).
- 601.2.2 Search available with UCC search.