



REQUEST FOR PAYOFF INSTRUCTIONS

The Ohio Attorney General's Collection Enforcement Section has the following procedures for Title Companies to obtain payoff information on debts certified to it for collection:

All routine requests for payoff balances must be submitted by FAX or email. As is currently required, the written consent of the debtor/taxpayer MUST accompany the request – this cannot be an electronic signature, it MUST be a hand-written signature.

Every effort will be made to process all properly submitted written requests within 5-10 business days of receipt. Based on the search criteria provided in the request, we will conduct a search of our records to identify certified debts owed by the taxpayer for liens recorded prior to closing. Our written response will be returned via FAX or email. Requests that are lengthy or complicated in nature will involve a longer processing time.

Forms for requesting information and supplying the debtor's consent will be available through the Ohio Land Title Association, the Ohio Association of Realtors, and the Collection Enforcement's page of the Attorney General's website (www.ohioattorneygeneral.gov). A dedicated fax number (614-644-7106) and email address (CE_Title_Desk_Payoffs@ohioattorneygeneral.gov) is available to expedite your requests for payoff information.

REQUIRED INFORMATION TO PROCESS A PAYOFF REQUEST:

In order to process a payoff request, please provide the following:

- Full Social Security Number
- Serial/account number(s)
- Risk/Claim number for BWC liens
- Employer FEIN if the request is being made for a business
- Consent form signed by taxpayer or surviving spouse/executor
- Copy of death certificate showing full social security number (if applicable)
- Legible handwriting or printing – If the information is unclear or unable to be read, we cannot process the request.

We cannot process a payoff request, if one or more of the above items are missing from the request form.

We ask that before re-submitting a Request for Payoff Information, you would please call the designated Payoff Voice Mail number at: 614-466-9393, and leave a voice mail concerning your inquiry. Your call will be returned within 3 business days. Please be sure to include your name, the name of the title agency or lending institution you represent, the name of the party you are requesting the payoff information for, the date your original request was faxed to our office, and a telephone number in order for us to return your call.

Due to current volume of requests, every effort will be made to respond to your request within 10 business days. Please refrain from leaving a message or resending your fax until you have learned we have passed the date you sent your request to us. If the date we are currently working on IS past your date of request, please leave a message and we will call you back to discuss.



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Request for payoff information

(To be completed by Realtor or Title Company)

To: Collections Enforcement Section, Attorney General of Ohio
From: _____
Fax: _____ Phone: _____
Date: _____

Consent by Individual(s)

I/we, _____, give the Attorney General of Ohio permission to release to _____ : (1) information related to debts I/we owe the State of Ohio which have been certified to the Attorney General for collection; and (2) document(s) which will produce a release of lien(s) related to those debts.

Signed: _____ Date: _____

Signed: _____ Date: _____

Consent by Corporation, Partnership or Other Business Entity

_____, by its _____, gives the Attorney General of _____ (name of company) _____ (title) Ohio permission to release to _____ : (1) information related to debts it Owes the State of Ohio which have been certified to the Attorney General for collection; and (2) document(s) which will produce a release of lien(s) related to those debts.

Signed: _____ Date: _____

Search Criteria

Full name(s) of debtors: _____
d.b.a.(s) / f. k.a.(s) / etc: _____
Social Security Number(s): _____
Federal Employer ID Number (FEIN): _____
Employer Number for ODJFS: _____

Account / Serial Number(s): _____

B.W.C. Risk/Policy Number(s): _____

Other: _____

Additional information which might facilitate the search such as recorded liens are helpful, but not required.

Note: We cannot accurately process a request that only states judgment lien information by case number, volume and page number(s). If you are requesting payoff information on a state tax lien, an assessment serial number should be provided. If you are requesting payoff information on a Bureau of Workers' Compensation lien, a risk/claim number should be provided. These reference numbers appear on the face of the liens and can be obtained from the Clerk of Courts/Recorder's office where the lien is filed. Thank you for your cooperation.

REQUEST FOR PAYOFF INSTRUCTIONS

*****The Payoff Request Form is not intended for individual taxpayer submissions! Payoffs Requests can only be submitted by a title company, lender, mortgage company, attorney, community development agencies and City, State or Federal agencies/departments*****

Required information:

- Name, address, contact number and fax number of party submitting the request;
- Client's information
 - Client's full SSN (partial SSNs will be rejected and will have to be resubmitted);
 - Full name of the client;
 - Legible actual "wet" signature;
 - Electronic signatures are acceptable, however, "font" signatures will be rejected;
- Serial number attached to the judgment lien and/or case number as the AGO does not search by judgment lien numbers;
 - The serial number is the AGO account number, CRN, assessment, Policy or Risk number;
- If the party ever owned a business, the FEIN (Federal Identification Number) should be included but is not required;
 - The party is also required to sign the Business Consent area of the Payoff Request form as the individual consent does not apply to the business type of assessments as they are not always attached to the party's SSN;
 - A review of the actual lien information (obtained from the filing Clerks' or Recorder's website or by contacting them directly) includes the type of debt. If it shows anything other than a Personal Income Tax or Personal School District Tax, it is likely to be a business debt and will require business consent *EVEN IF THE LIEN IS IN THE INDIVIDUAL'S NAME*;
- If the party *EVER* filed bankruptcy, please request the Property Disclosure form on page 3 to be completed and returned with the Payoff Request;
- Deceased parties require the following in addition to the aforementioned items:
 - Copy of the Death Certificate
 - If Probated, a copy of the Probate document appointing the Executor;
 - The appointed Executor signs for the individual as well as the business consent, if applicable;
 - If not Probated, a notarized statement is required from the authorized/responsible party stating "there is no probate", and;
 - Any documents showing the party is the responsible party i.e., Survivorship Deed, Transfer Certificate, Executed Will, etc., and;
 - The authorized/responsible party signs for the individual and the business consent, if applicable;
 - **Medicaid Estate Recovery** balance inquiries are handled via the normal processes and will only be processed by the Title Desk if the party has other debts owed to the State of Ohio;
- Previous owner/resident liens that cannot be located or the party is uncooperative. The AGO is not permitted to disclose another party's information without consent. However, the Payoff Request with the required information can be submitted for review stating "Responsible party cannot be located" and include the following:
 - A written offer in exchange for the lien release;
 - The offer will be based on the amount showing on the lien;
 - Copy of the HUD1, from the purchase;
 - If no HUD1, copy of the Entry Confirming Sale and Ordering Distribution;
 - Copy of the Legal Description;
 - Copy of the Title Report;
 - Copy of the appraisal, *IF* an appraisal was conducted;
 - Email directly to Yvette.cruzevans@ohioattorneygeneral.gov and include "Payoff without Consent" and the party's name on the subject line;
 - The information will be forwarded to an Asst. Attorney General for review and response. Due to the volume of requests in addition to the attorney caseloads, the review process takes 2-4 months before a response is received.

FAQs

Q *How do I submit the Payoff Request?*

A Requests may be submitted via fax to 614-644-7106 or via email to CE_Title_Desk_Payoffs@ohioattorneygeneral.gov. Unfortunately, hackers have in the past attempted to gain access by sending title desk requests via “secure” emails using various email addresses from lending institutions, title companies, etc. For this reason, the AGO is not permitted to accept “secure” emails in order to safeguard the constituents’ personal information as well as the integrity of the AGO computer systems from hackers.

Q *What is the turnaround time?*

A Payoff Responses are processed within 7-14 business days. Allow another 14-21 days if your party had a previous or current bankruptcy as the request will require review by the AGO Bankruptcy Staff and a Property Disclosure form will have to be completed and submitted with the request (see attached to the instructions)

Q *It’s been past 14 business days and I haven’t received a Payoff Response, should I resubmit the Payoff Request?*

A No. There are instances where the faxed request wasn’t received at the AGO and there are other instances where it was received and processed but not received by the requesting party. Rather than resubmitting the request, which will take additional time, please leave a message at 614-466-9393, with your client’s name and the referenced acct/serial number and your call will be returned within 2 business days. The AGO will then confirm if the request was received and processed.

- If processed, you will be advised of the process date and will be asked to confirm the fax number and the Payoff Response will be refaxed.
- If the Payoff Request has not been processed and the AGO is processing requests submitted after the date of your request was originally submitted, you will need to forward the fax/email confirmation from your original submission showing the fax number, date, time and number of pages along with the original Payoff Request for expedited processing.
 - If the Payoff Request was emailed, you will need forward the AGO automated email confirmation received when the Payoff Request was originally emailed to AGO along with the original Payoff Request.

Q *Is a separate request needed for each lien? Should we send separate requests for business liens and a separate request for personal liens?*

A No. Please include all liens within one Payoff Request, regardless if personal or business type of liens.

Q *My original request was rejected because of missing information, what should I do?*

A Resubmit with the missing information as soon as possible. Resubmissions also take 7-14 business days.

Q *If I have additional questions, what should I do?*

A Call 614-466-9393 and leave a message on the voicemail for a return call by a staff member. Messages are returned within 48 business hours.

Q *Is it faster to have my client call or come to the AGO to resolve the lien issues?*

A No. Liens are public record and therefore do not include Social Security Numbers in order to protect the constituents. Although a lien is located under your party’s name and/or may also appear to be associated with a property address, the lien may NOT belong to your party. Due to the complexity of the research required to validate the responsible party and to calculate balances which may be due, producing a Payoff Response can take several hours.

Q *Is it faster to receive the lien releases if the client or the requesting party pays in person?*

A No. The AGO does not process title desk lien releases at the AGO walk in window. Lien releases are processed every 7-14 days and are sent to the requesting party.

Q ***Does the AGO record the lien release with the clerk of courts and/or recorder's office?***

A No. The lien release is forwarded by mail to the requesting party and will need to be filed with the clerk of courts and/or recorder's office. Filing fees may be obtained by contacting the filing clerk of courts and/or recorder's office.

Q ***The accounts are out to a collection agency, third party vendor or an attorney's office, should I contact them directly for payoff amounts?***

A No. The outside collections entity may not have ALL of your party's assessments; therefore, the title company has to work with the AGO Title Desk to ensure all assessments are included in the Payoff Response.



**FOR SUBMISSION ALONG WITH REQUEST FOR PAYOFF INFORMATION ONLY
COLLECTIONS ENFORCEMENT SECTION
PROPERTY DISCLOSURE FORM**

Date: _____ Account No./SSN (last 4 digits only) _____
Name: _____ Email: _____
Address: _____ Phone _____
City: _____ State: _____ Zip: _____

1. Have you ever filed bankruptcy? Yes ____ No ____
Court: _____ Case Number: _____ Chapter: ____
Asset: Yes ____ No ____ Discharge: Yes ____ No ____

PLEASE ATTACH A COPY OF SCHEDULE A FROM YOUR BANKRUPTCY PETITION.

2. Do you currently own any real property?
Yes _____ No _____

3. If Yes, please attach a list including the address, date of purchase & current disposition, including any date of sale for any property sold.

4. Indicate why you are requesting a release of the State's lien(s)?

____ Sale/Transfer/Refinance of Property***

____ Clean up Credit Report (No Property Transaction Involved)

____ Purchasing Property _____ Other (please explain) _____

I hereby swear/affirm under penalties of perjury that all of the information listed above is true and accurate to the best of my knowledge.

Affiant/Taxpayer

Subscribed and sworn/affirmed to before me this ____ day of _____, _____.

Notary Public

My Commission Expires: _____

***If your request for a lien release is due to the sale, transfer or refinancing of your real property, you must provide the following additional information with this request. Otherwise the full amount of the payoff may be provided:

- **Current title report on the subject property**
- **Current appraisal of the subject property**
- **Proposed closing statement of sale, transfer or refinance**
- **Proposal of monies to be applied to state liens**

If you have questions *related to this form only*, please contact our Bankruptcy staff at 614.779.0103. This completed form and the Request for Lien Payoff Information should be faxed to the Reso staff at 614.644.7106.