

UNCLAIMED PROPERTY DIVISION

Holder Reporting Manual

Revised 7/2017

www.marylandtaxes.com

upholder@comp.state.md.us

410-767-1700

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WHO MUST REPORT

Organizations that must report presumably abandoned property: Banks, financial institutions (credit unions, savings and loans, thrift institutions, etc.), issuers of traveler's checks and money orders, life and other insurance companies, utility companies, businesses and business associations, corporations, fiduciaries and agents, courts, public agencies and political subdivisions (counties, cities, townships, and special districts), repositories for safekeeping, and any other organization holding property.

If you are a Holder of unclaimed property and have not filed with the state previously, be sure to complete the New Holder Information Form and email it to UPHOLDER@comp.state.md.us to obtain your unique Maryland Holder Number. This unique number will establish your company in our system and is required prior to filing your first report with the state. The Holder number is also needed when using the online web portal.

WHAT MUST BE REPORTED

Items presumed abandoned under §17-301 shall be reported, and include, but are not limited to: Travelers checks and money orders, checks or drafts that are certified or issued by a bank or other financial institutions, funds owing under life insurance (dividends, demutualization proceeds, or other payments due to policy holders), deposits held by utilities, refunds held by businesses, stock and other interests in business associations, wages, contents of safe deposit boxes, and other tangible and intangible property due to an owner in the possession of a holder.

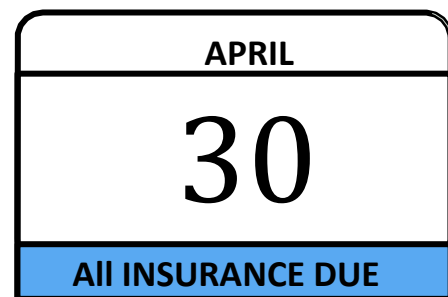
Negative Reports. Holders should submit a negative report only if the holder information has changed since the last report OR if it is the final report for the holder who has reported in the past OR if incorporated in Maryland. Holders with no prior Maryland reporting history SHOULD NOT submit negative holder reports.

WHEN TO REPORT

Each type of property is considered abandoned after a certain amount of time. Properties that have been presumed abandoned should be reported during the next year's reporting cycle.

Report Due to the Comptroller's Office (§17-310.1):

- **All Insurance Companies:** For period ending December 31st, the report is due April 30th of the next year.



- **All Others:** For period ending June 30th, the report is due October 31st of the same year



- **Filing Extensions:** The administrator may grant an extension of up to 90 days from the deadline. The Holder must request the extension in writing prior to the deadline. Requests can be mailed or emailed.

Depending on type of property, an item must be reported after a number of years of dormancy according to the following schedule:

Property Categories	Number of Years Dormant
Dissolutions and Liquidation Proceeds	3
Federal Courts and Agencies	3
Membership Fees/Association Refunds	3
State Courts, Agencies, Political Subdivisions, Public Author-	3
Utility Deposits/Refunds	3
Wages/Commissions	3
Life Insurance -All Claims and Property	3
All Property Held by Fiduciaries	3
Capital Credits	3
Cashier Check	3
Casualty Insurance	3
Checking Accounts	3
Dividends	3
Nursing Home Resident's Account	1
IRA/Keogh/Employee Benefit Plans	3
Money Orders	3
Safe Deposit Boxes	3
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Important!

This is only intended as a guide. Holders should refer to Maryland's Unclaimed Property law when reporting unclaimed property.

WHEN HAS A PROPERTY BECOME DORMANT?

Traveler's Checks (§17-301(3)): A traveler's check is presumed abandoned fifteen (15) years after issuance.

Money Order (§17-301(3)): A money order is presumed abandoned if it has been outstanding for more than three (3) years.

Cashier's and Certified Checks or Other Instrument that a Bank or Other Financial Institution is Directly Liable for Payment (§17-301(3)): Such instruments are presumed abandoned if still outstanding after three (3) years.

Bank Deposits, Certificates of Deposit, and Other Funds Deposited in Financial Institutions (§17-301(1-)): If any of the following apply within three (3) years, the property is not considered abandoned:

- i. Increased or decreased the amount of the deposit;
- ii. Presented evidence of the deposit for the crediting of interest;
- iii. Corresponded in writing with the banking organization concerning the deposit;
- iv. Engaged in any credit, trust, or other deposit transaction with the banking organization; or
- v. Otherwise indicated an interest in the deposit as evidenced by a memorandum on file with the banking organization:

(2) Any funds paid toward the purchase of shares or other interest in a financial organization, or any deposit made with these funds, and may be interest or dividends on these, excluding any charges that lawfully may be withheld, unless, within 3 years, the owner has:

- i. Increased or decreased the amount of the funds or deposit, or presented and appropriate record for the crediting of interest or dividends;
- ii. Corresponded in writing with the financial organization concerning the funds or deposit;
- iii. Engaged in any credit, share, or other deposit transaction with the financial organization; or
- iv. Otherwise indicated an interest in the funds or deposit as evidenced by a memorandum on file with the financial organization;

Insurance Funds (§17-302): The property due under a life insurance policy is presumed abandoned if unclaimed for more than three (3) years after the funds become due and payable as established from the records of the insurance company holding or owing the funds. However, if all of the following applies to the insured, the property is abandoned if:

1. The company knows that the insured or annuitant has died; or
- i. The insured has attained, or would have attained if he were living, the limiting age under the mortality table on which the reserve is based;
- ii. The policy was in force at the time the insured attained, or would have attained, the limiting age specified in item (i) of this paragraph; and
- iii. Neither the insured nor any other person appearing to have an interest in the policy within the preceding 3 years, according to the records of the company, has assigned, readjusted, or paid premiums on the policy, subjected the policy to a loan, corresponding in writing with the company concerning the policy, or otherwise indicated an interest as evidenced by a memorandum or other record on file prepared by an employee of the 3 company.

Funds Held by Utility (§17-303): Refunds and deposits from utilities are presumed abandoned three (3) years after termination of services for which the deposit was made.

Stock or Sum Held By Business Association (§§17-304):

- a. Any stock or other certificate of ownership, or any dividend, profit, distribution, interest, payment on principal, or other sum held by a business association for or to a shareholder, certificate holder, member, bondholder or other security holder, or participating patron of a cooperative, who has not claimed it or corresponded in writing with the business association concerning it within 3 years after the date prescribed for payment or delivery, is presumed abandoned if:
 - 1. It is held by a business association organized under the laws of or created in this State;
 - 2. It is held by a business association doing business in this State but not organized under the laws of this State, and the records of the business association indicate that the last known address of the person entitled to it is in this State; or
 - 3. It is held by a business association not doing business in this State and not organized under the laws of this State, and the records of the business association indicate that the last known address of the person entitled to it is in this State
- b. This section shall apply to the stock or certificate of ownership on, for or from which the amounts described in subsection (a) of this section have been presumed abandoned if the owner of said underlying stock or certificate has not, within the 3-year period giving rise to the presumption of abandonment:
 - 1. Communicated in writing with the association regarding the interest or a dividend, distribution, or other sum payable as a result of the interest: or
 - 2. Otherwise communicated with the association regarding the interest or a dividend, distribution, or other sum payable as a result of the interest, as evidenced by a memorandum or other record on file with the association prepared by an employee of the association.
- c. At the expiration of a 3-year period following the failure of the owner to claim a dividend, distribution, or other sum payable to the owner as a result of the interest, the interest is not presumed abandoned unless there have been at least 3 dividends, distributions, or other sums paid during the period, none of which has been claimed by the owner. If 3 dividends, distributions, or other sums are paid during the 3-year period, the period leading to a presumption of abandonment commences on the date payment of this first such unclaimed dividend, distribution, or other sum became due and payable. If 3 dividends, distributions, or other sums are not paid during the presumptive period, the period continues to run until there have been 3 dividends, distributions, or other sums that have not been claimed by the owner.
- d. The running of the 3-year period of abandonment ceases immediately upon the occurrence of a communication referred to in subsection (b) of this section. If any future dividend, distribution, or other sum payable to the owner as a result of the interest is subsequently not claimed by the owner, a new period of abandonment commences and relates back to the time a subsequent dividend, distribution, or other sum became due and payable.
- e. At the time an interest is presumed abandoned under this section, any dividend, distribution, or other sum then held for or owing to the owner as a result of the interest, and not previously presumed abandoned, is presumed abandoned.

- f. This section does not apply to any stock or other intangible ownership interest enrolled in a plan that provides for the automatic reinvestment of dividends, distributions, or other sums payable as a result of the interest unless the records available to the administrator of the plan show, with respect to any intangible ownership interest not enrolled in the reinvestment plan, that the owner has not within 3 years communicated in any manner described in subsection (b) of this section.
- g. The holder of an interest under this section shall deliver a duplicate certificate or other evidence of ownership if the holder does not issue certificates of ownership to the administrator. Upon delivery of a duplicate certificate to the administrator, the holder and any transfer agent, registrar, or other person acting for or on behalf of a holder in executing or delivering the duplicate certificate is relieved of all liability of every kind in accordance with the provision of § 17-313 to every person, including any person acquiring the original certificate or the duplicate of the certificate issued to the administrator, for any losses or damages resulting to any person by the issuance and delivery to the administrator of the duplicate certificate.

Personal Property Distributable on Forfeiture of Charter of Voluntary Dissolution of Business Association (§17-305): All tangible or intangible personal property distributable on forfeiture of the charter or voluntary dissolution of a business association, banking organization, or financial organization organized under the laws of this State, that is unclaimed by the owner 60 days after the date of final distribution, is presumed abandoned.

Intangible Personal Property Held in Fiduciary Capacity (§17-306): All tangible personal property and any income or increment on it, held in a fiduciary capacity for the benefit of another person, is presumed abandoned unless, within 3 years after it becomes payable or distributable, the owner has increased or decreased the principal, accepted payment of principal or income, corresponded in writing concerning the property, or otherwise indicated an interest as evidenced by a memorandum on file with the fiduciary.

Unclaimed wages, outstanding payroll checks, or intangible personal property held or owing in ordinary course of holder's business: failure to make demand. (§17-307):

- a. All unclaimed wages or outstanding payroll checks held or owing in the ordinary course of the holder's business, that have remained unclaimed by the owner for more than 3 years after they became payable, are presumed abandoned.
- b. All intangible personal property, not otherwise covered by this title, including any income or increment on it and deducting any lawful charges, that is held or owing in the ordinary course of the holder's business and has remained unclaimed by the owner for more than 3 years after it became payable or distributable, is presumed abandoned.
- c. Property is payable or distributable for the purpose of this title notwithstanding the owner's failure to make demand or to present any instrument or document required to receive payment.
- d. Property is reportable to this State under subsection (b) of this section under the priority rules established under §17-301(c) of this subtitle.

Safe Deposit Boxes: Box contents, and proceeds of sale of box contents, as permitted by law, are presumed abandoned after three (3) years after the lease or rental period of box has expired (or non-payment of rent or lease). ***Safekeeping should be reported on a separate holder report than cash. A typed inventory must accompany the contents of the box.***

All Other Property: All other property is presumed abandoned after three (3) years it was distributable or payable. Distributable or payable does not necessarily mean the owner must make a demand to receive payment.

Reciprocal Reporting (§17-324): Maryland based holders may report incidental, cash only, properties where the last known address is outside of Maryland under reciprocal reporting. ***The Holder must use the ALTERNATE STATE field in the reporting software. DO NOT put MD in the state field.***

DUE DILIGENCE

Notification of Apparent Owner of Presumed Abandoned Property (§17-308.2)

Not more than 120 days or less than 30 days before the filing of the report required under § 17-310 of this subtitle, the holder in possession of presumed abandoned property shall send a written notice by first class mail to the apparent owner of the presumed abandoned property to the owner's last known address informing the owner that:

1. The holder is in possession of property subject to the provisions of this title; and
2. The property will be considered abandoned unless the owner responds within 30 days of the notification to the holder.

Sample Due Diligence Letter – The following Sample Due Diligence letter is sufficient for the purpose of meeting the Due Diligence requirement.



Holder Company Letterhead

Date of Letter

Owner Name
123 Main Street
City, State, Zip

RE: Account #123456

NOTICE OF UNCLAIMED FUNDS AND/OR PROPERTY

Our records indicate that you appear to be the owner of the funds or property listed below. No transaction or other activity has been noted for a significant period of time.

Date of Last Contact: xx/xx/xxxx
Type: SAVINGS
Balance: \$xxx.xx

Accounts that have shown no activity and no contact with the owner for the past ____ years are required by Maryland Law to be sent to the State. If we do not hear from you by xx/xx/xxxx, your property will be sent to the State. Please complete the information below or call us at 1-800-xxx-xxxx to make contact with our office regarding your account.

After November 1, XXXX, the rightful owner may contact the State of Maryland Unclaimed Property Division, www.marylandtaxes.com, to claim this property. The State Comptroller is required by state law to hold this property in perpetuity until either the rightful owner or their heirs comes forward to claim it.

Sincerely,

(Company's Contact name)

Please sign below to acknowledge ownership of the above listed funds.

Print Owner Name _____ Date _____

Owner Signature _____

Street Address _____ City _____

State _____ Zip Code _____ County _____

Action to be taken (Please check one):

- Reissue Check Update Account Close Account & Send Check Other (explain)

Comments _____

HOW TO REPORT

What a Report Must Include: A report must include the following information:

1. The name, if known, and last known address, if any, of each person appearing from the records of the holder to be an owner.
2. When the property is a life insurance policy or annuity, the full name and last known address of the insured/annuitant and any beneficiary.
3. When the property is safe deposit box contents, a description of the property and the place where it is held and can be inspected by the administrator, along with any amounts due from the owner to the holder.
4. The nature, and identifying number (CUSIP, serial number, check number, policy number, account number, etc.), if any, or description of the property and the amount appearing from the records to be due.
5. The date that the property became payable, demandable, or returnable, along with the date of the last transaction with the apparent owner with respect to the property.
6. If applicable, those holding property who have changed names, or the holder is a successor to the property from other holders, the report must include all known former names and addresses of previous holders

⇒ **Important: ALL property reports and reporting of stocks and mutual funds, must be submitted electronically using an unclaimed property reporting software which uses the NAUPA Standard Electronic File Format.**



Download a PDF copy of the NAUPA Standard Electronic File Format at:

<https://www.unclaimed.org/reporting/naupa-standard-electronic-file-format/>

HOW TO DELIVER REPORTS

Payment or Delivery of Abandoned Property:

A holder must pay or deliver property by the date when the final report is due. The holder is to deliver, to the administrator, a duplicate certificate or other evidence of ownership. All checks should be made payable to the **Comptroller of Maryland-Unclaimed Property**

ACH or Wire Transfers for payment of is accepted.

1. Maryland Unclaimed Property deposit account information.

Bank of America - name
State of Maryland - account name
2001800598 - account number
052001633 - ACH ABA routing number
026009593 FedWire ABA routing number
2. Indicate that it as Unclaimed Property (UCP or Unclaimed Property) in either the ACH description field (Entry Detail Record) or if a wire indicates Unclaimed Property for description.

Non-Named Property (Aggregate): Property (**less than \$100**) that does not require a named owner must be delivered at the same time that the report is filed. Does not use aggregate for unknown owner's name. Use UNKNOWN for the last name and leave the first name and address blank. The owner type is also UNKNOWN.

Where to Send Reports:

We can accept the following items at the address provided below, paper, CDs, & flash drives; in addition to reports, checks, and physical securities.

Unclaimed Property Unit
Comptroller of Maryland
P.O. Box 17161
Baltimore, MD 21297-1161

Paper Reporting:

Paper reporting is no longer recommended except for safekeeping reports.

Reminder - if you have 10 or more properties to report, you **MUST** file your report electronically.

ELECTRONIC REPORTING

Secure Web Portal: Holders may upload their NAUPA II formatted file through our secure web portal. We encourage all holders to use this portal for their reporting. Your file will be validated for format and you will receive confirmation that the file was accepted.

The **Verification Summary** may be emailed to upholder@comp.state.md.us with payment information. Include a statement of how payment will be received and contact information in the email. Credit cards are not accepted at this time.

Electronic files may NOT be emailed: We encourage all holders to use the Secure Web Portal. We cannot guarantee that your email with attachments will come through our email security. You must include a copy of the Verification Summary and a statement of how payment will be received and contact information in the email. Credit cards are not accepted at this time.

Files submitted on CD or flash drive must have the Verification Summary and payment enclosed or include a statement of how payment will be received and contact information in the email. Check number or ACH date and description must be included. Credit cards are not accepted at this time. Floppy discs will not be accepted.

Stock or Mutual Fund Shares: Notification of transfer is required and must contain name of security, CUSIP, number of shares, and contact information.

NEW!

Secure Web Portal for holder reporting.

http://comptroller.marylandtaxes.com/Public_Services/Unclaimed_Property/Unclaimed_Property_Online_Services/

Encrypted files that require user name or password a notification must be emailed to upholder@comp.state.md.us or mailed with the payment along with contact information. We cannot guarantee that your email with encrypted attachments will make through our email security.

RETENTION OF RECORDS

Holder retention of owner information: Every holder required to file a report under §17-310, as to any property for which it has obtained the last known address of the owner, shall maintain a record of the name and last known address of the owner for eight (8) years after the property becomes reportable. This includes properties reported under aggregate if the last known address and name of the owner is known.

Travelers checks and money orders (§17-310.3) Any holder that sells in this state its travelers checks, money orders, or other similar written instruments, other than third-party bank checks on which the holder is directly liable, or that provides such instruments to others for sale in this state, shall maintain a record of those instruments while they remain outstanding, indicating the state and date of issue for three (3) years after the date the property is reportable.

NON-COMPLIANCE

Examination of Records (§17-322 (a),(b),(c)): At reasonable times and on reasonable notice, the administrator may examine the records of any person if there is reason to believe that the person has failed to report property that should have been reported under this title. The administrator may not examine the records of any person regarding abandoned property after 5 years from the date the person filed the report with the administrator covering the period of time during which the property allegedly became abandoned, unless the administrator finds that the person acted fraudulently or with gross negligence with respect to the report.

See (§17-322 (a),(b),(d)) for further details regarding the **Examination of Records**.

Enforcement and Penalties (§17-323 (a),(b),(c)): Any person who fails to pay or deliver abandoned property to the administrator as required by this title shall pay a penalty equal to 15 percent of the value of the property. If any person fails to file any report or refuses to deliver property to the administrator as required by this title, the administrator may bring an action in a court of appropriate jurisdiction to require the filing of the report and to enforce delivery of the property. (See §17-323 (a),(b),(c) for rates.)

FILING EXTENSION

Filing Extension: The administrator may grant a filing extension for 30, 60, or 90 days beyond the April 30th or October 31st filing deadline. The holder must request the extension prior to the deadline along with an explanation as to why the extension is necessary.

VOLUNTARY DISCLOSURE

Voluntary Disclosure: A holder may file past-due properties under the voluntary disclosure provision by completing Voluntary Disclosure Agreement form.

The form can be downloaded at: http://comptroller.marylandtaxes.com/PublicServices/UnclaimedProperty/Report_Unclaimed_Property/Unclaimed_Property_Voluntary_Disclosure_Agreement.shtml

HOLDER REIMBURSEMENT

A holder may request a reimbursement or refund by submitting the NAUPA Holder Request for Reimbursement form. A copy of the form is available on the NAUPA website:



<http://www.unclaimed.org/uploads/resources/41/6anaupa-holder-reimbursement-form.pdf>

The form may be emailed with accompanying documentation to upholder@comp.state.md.us

Reimbursement: A holder may request a reimbursement for property paid to the owner of record by providing proof of payment and submitting the proper form.

Refund: A holder may request a refund for property reported in error. An explanation of the error and list of properties must accompany the form.

REPORTING SOFTWARE

All Holders are encouraged to submit reports electronically using an unclaimed property reporting software which uses the NAUPA Standard Electronic File Format, or our free web portal.

The following programs are available for your use to create unclaimed property reports on electronic media for submission to the State Unclaimed Property Office. There are other companies that provide reporting software; this is not a complete list. There may be subscriptions/fees for customer support and other services.

HRS PRO

HRS Pro is a free reporting software. When using HRS Pro please remember to save your data file as a .hrs or .txt file. We cannot accept the .hde file.

Download HRS PRO at:

<http://www.wagers.net/hrs>

Links are provided on this page for:

HRS Pro Downloads
HRS Pro User Guides
HRS Pro Support

Or email support@wagers.net

Fee/ Subscription Based Software

There are many companies that provide unclaimed property reporting for a fee or subscription cost.

UPExchange by ETM

Because it's a software-as-a-service offering (SaaS), it's accessible from anywhere, with any standard Web browser, and with no software to install or maintain.

Visit www.byetm.com for more information.

Complete, ongoing product support, available at uphelp@eagletm.com or 319-739-3557.

UPExpress by ETM

UPExpress starts where your holder reporting software stops. For a small convenience fee, it electronically transmits your reports and payments to participating states, using the output from: Tracker, HRS Pro, UPSC, FSI Track, and your internally developed reporting software.

Visit www.byetm.com for more information.

Use our Free Secure Web Portal for holder reporting.

Go to: <https://interactive.marylandtaxes.com/business/Compliance/UnclaimedPR/>

Securely upload or hand key your unclaimed property holder report through our web portal. Holder reports contain sensitive and confidential information. Filing online considerably reduces the risks of loss and data breaches. Your file is validated and acceptance is confirmed.

REPORTING SECURITIES

When reporting securities, please remember that your report is not complete until you provide evidence of the property being transferred into the ownership of the Comptroller of Maryland. The required evidence depends on the type of security and how it will be delivered to the Comptroller. Two days prior to delivery, you MUST e-mail an intent to deliver to our custodian.

All Book Entry eligible shares MUST be delivered through DTC, DRS or DWAC (if not DTC participant) as follows:

DTC# 901
Agent Bank# 26500
Reference: Crab & CO
Acct# 822490

Two business days prior to actual delivery, we request an excel list of the securities, including cusip numbers, number of shares, issue names, and the delivering party's DTC participant number. Please e-mail the list to upch.custody@xerox.com.

Register and deliver Physical Certificates ONLY if unable to deliver through DTC, DRS or DWAC:

CRAB & Co
Acct# 822490
FEIN# 16-1674445
The Depository Trust Company
570 Washington Blvd – 5th Fl
Jersey City, NJ 07310
Attn. BNY Mellon/ Branch Deposit
Department/822490

Please note: Physical certificates will be returned if DTC, DWAC, or DRS eligible.

Two days prior to actual delivery, we request an excel list of the securities, including cusip numbers, number of shares, issue names, certificate numbers and the delivering party's information. Please e-mail the list to upch.custody@xerox.com.

Open-End Mutual Funds

Accounts held for the State must be registered in the name of Mac & Co. Xerox will provide account numbers for all mutual funds transferred to the State's account. Contact Xerox at upch.custody@xerox.com to obtain account numbers 3-4 business days prior to attempting delivery.

Please send interested party statements for open end accounts to the following:

Xerox State and Local Solutions
Custody Department
100 Hancock Street, 10th Floor
Quincy, MA 02171

A confirmation statement showing the 'Comptroller of Maryland' as the owner of the shares must accompany your Report of Unclaimed Property, in order for your report to be complete.

Dividend Reinvestments Plans (DRP) & Closed-End Funds:

Close accounts and forward whole shares via DTC (See DTC instructions above). Fractional shares must be sold at the owner level and money applied to each individual owner. Please include the original check with your Report of Unclaimed Property.

For Foreign Securities:

Please contact our securities custodian for instructions:

Xerox State and Local Solutions
Email: upch.custody@xerox.com

For Federal Reserve Securities:

Please deliver as follows:

Federal Reserve Bank of New York
ABA#0210-0001-8
Bk of NYC/Trust (822490)

MARYLAND CODES

Relationship Codes (NAUPA Standard Codes (Effective 09/26/2013))		
AD	Administrator	The person appointed by the court to handle the estate of someone who died without a will, with a will with no nominated executor, or the executor named in the will has died, has been removed from the case, or does not desire to serve.
AG	Agent For	A person who is authorized to act for another (the agent's principal) through employment, by contract or apparent authority.
AF	Attorney For	A person who has been qualified by a state or Federal court to provide legal services, including appearing in court, and is authorized to act for another.
AN	And (Unspecified Joint Relationship)	Unspecified joint relationship including 'AND'.
BF	Beneficiary	Any person or entity (like a charity) who is to receive assets or profits from an estate, a trust, an insurance policy or any instrument in which there is distribution.
CP	Community Property	Property or earnings received by a husband and wife during marriage, other than by gift, devise, or descent. Separate property is property owned by a spouse before marriage or received during the marriage by gift, devise or descent. In some jurisdictions, earnings from separate property are also separate property and in some jurisdictions, such earnings are community property. Recognized by California, Arizona, New Mexico, Texas, Nevada, Idaho, Washington, Wisconsin, Louisiana and Puerto Rico.
CN	Conservator	A guardian and protector appointed by a judge to protect and manage the financial affairs and/or the person's daily life due to physical or mental limitations or old age.
CF	Custodian	A person with whom some article is left, usually pursuant to a contract (called a "contract of bailment"), who is responsible for the safe return of the article to the owner when the contract is fulfilled.
DF	Defendant	The party sued in a civil lawsuit or the party charged with a crime in a criminal prosecution.
ES	Estate	All the possessions of one who has died and are subject to probate (administration supervised by the court) and distribution to heirs and beneficiaries, all the possessions which a guardian manages for a ward (young person requiring protection and administration of affairs), or assets a conservator manages for a conservatee (a person whose physical or mental lack of competence requires administration of his/her affairs).
EX	Executor or Executrix	The person appointed to administer the estate of a person who has died leaving a will which nominates that person.
FB	For Benefit of	A person who is entitled to property that is held by another person (typically a custodian or trustee). FB is typically used in trustee, self-directed, inherited, education and transferred accounts.
GR	Guardian	A person who has been appointed by a judge to take care of a minor child (called a "ward") or incompetent adult personally and/or manage that person's affairs.
HE	Heir	Anyone who receives property of a deceased person either by will or under the laws of descent and distribution. (Explanation: a devisee under a will is also an "heir", even though unrelated to the decedent.)
IN	Insured	The person or entity who will be compensated for loss by an insurer under the terms of a contract called an insurance policy.
JT	Joint Tenants	An account held in joint tenancy presumes a right of survivorship, but this presumption can be overcome by evidence that the account was really the property of only one, and the joint tenancy was for convenience. Right of Survivorship is not specifically stated.

Relationship Codes (NAUPA Standard Codes (Effective 09/26/2013))

JS	Joint Tenants with Rights of Survivorship	A type of account which is owned by at least two people, where all tenants have an equal right to the account's assets and are afforded survivorship rights in the event of the death of another account holder. In this type of account, a surviving member will inherit the total value of the other member's share of account assets upon the death of that other member. All members of the account are afforded the power to conduct investment transactions within the account as well.
TC	Tenants in Common	A type of account which is owned by at least two people with no rights of survivorship afforded to any of the account holders. In this type of account, a surviving tenant of the account does not necessarily acquire the rights (and account assets) of the deceased person. Rather, each tenant in the account can stipulate in a written will how his/her assets will be distributed upon his/her death. Generally, the member ownership in the account is determined on a pro rata basis, meaning that if there are two tenants in the account, each will have a 50% claim on the account's value.
JE	Tenants in Entireties	Joint ownership of property or securities by a husband and wife where, upon the death of one, the property goes to the survivor.
OR	(Or) Unspecified Joint Relationship	Unspecified joint relationship including 'OR'
OT	Other Relationship	Relationship other than specified in this list. Additional details should be submitted with the property.
PD	Payable On Death	Account is payable on Death to an alternate owner. Upon the original owner's death, the beneficiary must supply identification and a copy of the original owner's death certificate.
PA	Payee	The one named on a check or promissory note to receive payment.
PO	Power of Attorney	A written document signed by a person giving another person the power to act for the signer in designated circumstances and with respect to designated property. Explanation: There are both general powers of attorney which give the authorized party broad discretion and special powers of attorney that are limited in scope.
RE	Remitter	Used primarily on official checks. The Remitter is the person who purchased the official check. This relationship is separate from the Holder who turns the property over to the state.
SO	Sole Owner	Sole Owner is used when there is only a single owner for the property, and that person has all rights to the ownership of the property.
TE	Trustee	A person or entity who holds the assets (corpus) of a trustee for the benefit of the beneficiaries and manages the trust and its assets under the terms of the trust stated in the Declaration of Trust which created it.
UG	Uniform Gifts to Minor	Property that is gifted to a Minor under the Uniform Gifts to Minors Act – (UGMA). This act allows minors to own property such as securities. Under the UGMA, the ownership of the funds works like it does with any other trust except that the donor must appoint a custodian (the trustee) to look after the account. Regardless of whether the minor has reached the age of majority, they should be coded with the UG relation. The custodian on the account should be coded as CU.
UT	Uniform Transfer to Minor	Property that is gifted to a minor under the Uniform Transfer to Minors Act – (UTMA). This act allows a minor to receive gifts such as money, patents, royalties, real estate and fine art, without the aid of a guardian or trustee. The gift giver or an appointed custodian manages the minor's account until the minor is of age (usually 18 or 21).
UN	Unknown	The owner's relationship to the property is not known.
UF	Usufruct	Usufruct is a real right in a property owned by another, normally for a limited time or until death. Simply stated, it is the right to use the property, to enjoy the fruits and income of the property, to rent the property out and to collect the rents, all to the exclusion of the underlying real or naked owner. The usufructuary has the full right to use the property but cannot dispose of the property nor can it be destroyed.

Property Type Codes (NAUPA Standard Codes)			
AC01	Checking Accounts	MI05	Working Interest
AC02	Savings Accounts	MI06	Bonuses
AC03	Mature CD or Save Cert	MI07	Delay Rentals
AC04	Christmas Club Funds	MI08	Shut-in Royalties
AC05	Money on deposit to secure fund	MI09	Minimum Royalties
AC06	Security Deposit	MI99	Aggregate Mineral Proceeds
AC07	Unidentified Deposit	MS01	Wages, Payroll, Salary
AC08	Suspense Accounts	MS02	Commissions
AC99	Aggregate Account Balances	MS03	Workers Compensation Benefits
CK01	Cashier's Checks	MS04	Payments For Goods & Services
CK02	Certified Checks	MS05	Customer Overpayments
CK03	Registered Checks	MS06	Unidentified Remittances
CK04	Treasurer's Checks	MS07	Unrefunded Overcharges
CK05	Drafts	MS08	Accounts Payable
CK06	Warrants	MS09	Credit Balance -- Accounts Receivable
CK07	Money Orders	MS10	Discounts Due
CK08	Traveler's Checks	MS11	Refunds Due
CK09	Foreign Exchange Checks	MS12	Unredeemed Gift Certificates
CK10	Expense Checks	MS13	Unclaimed Loan Collateral
CK11	Pension Checks	MS14	Pension & Profit Sharing
CK12	Credit Checks or Memos	MS15	Dissolution or Liquidation
CK13	Vendor Checks	MS16	Miscellaneous Outstanding Checks
CK14	Checks Written off to Income	MS17	Miscellaneous Intangible Property
CK15	Other Outstanding Official Checks	MS18	Suspense Liabilities
CK16	CD Interest Checks	MS99	Aggregate Misc Property
CK99	Aggregate Uncashed Checks	SC01	Dividends
CS01	Educational Savings Accounts - Cash	SC02	Interest (Bond Coupons)
CS02	Educational Savings Accounts - Mutual Funds	SC03	Principal Payments
CS03	Educational Savings Accounts - Securities	SC04	Equity Payments
CS04	Reserved for Educational Savings Accounts (Code reserved for future use)	SC05	Profits
CT01	Escrow Funds	SC06	Funds Paid to Purchase Shares
CT02	Condemnation Awards	SC07	Funds for Stocks & Bonds
CT03	Missing Heir's Funds	SC08	Shares of Stock (Returned by Post Office)
CT04	Suspense Accounts	SC09	Cash for Fraction Shares
CT05	Other Court Deposits	SC10	Unexchanged Stock of Successor Corp
CT99	Aggregate Court Deposit	SC11	Other Cert of Ownership
HS01	Health Savings Account	SC12	Underlying Shares or other Outstanding Certificates

Property Type Codes (NAUPA Standard Codes)			
HS02	Health Savings Account Investment	SC13	Funds for Liquidation / Redemption of Un-surrendered Stock or Bonds
HS03	Reserved for Health Savings Account (Code reserved for future use)	SC14	Debentures
IN01	Individual Policy Benefits or Claim Payments	SC15	U S Govt Securities
IN02	Group Policy Benefits or Claim Payments	SC16	Mutual Fund Shares
IN03	Proceeds Due Beneficiaries	SC17	Warrant (Rights)
IN04	Proceeds from Matured Policies, Endowments or Annuities	SC18	Mature Bond Principal
IN05	Premium Refunds	SC19	Dividend Reinvestment Plans
IN06	Unidentified Remittances	SC20	Credit Balances
IN07	Other Amounts Due Under Policy Terms	SC99	Aggregate Security Related Cash
IN08	Agent Credit Balances	SD01	SD Box Contents
IN99	Aggregate Insurance Property	SD02	Other Safekeeping
IR01	Traditional IRA - Cash	SD03	Other Tangible Property
IR02	Traditional IRA - Mutual Funds	TR01	Paying Agent Account
IR03	Traditional IRA - Securities	TR02	Undelivered or Uncashed Dividends
IR04	Reserved for Traditional IRA, SEP IRA, SARSEP IRA, and SIMPLE IRA (Code reserved for future use)	TR03	Funds held in Fiduciary Capacity
IR05	Roth IRA - Cash	TR04	Escrow Accounts
IR06	Roth IRA - Mutual Funds	TR05	Trust Vouchers
IR07	Roth IRA - Securities	TR99	Aggregate Trust Property
IR08	Reserved for Roth IRA (Code reserved for future use)	UT01	Utility Deposits
IR09	IRA Other - Reserved 1 (Code reserved for future IRA use)	UT02	Membership Fees
IR10	IRA Other - Reserved 2 (Code reserved for future IRA use)	UT03	Refunds or Rebates
MI01	Net Revenue Interest	UT04	Capital Credit Distributions
MI02	Royalties	UT99	Aggregate Utilities
MI03	Overriding Royalties	ZZZZ	Properties Not Identified Above
MI04	Production Payments		

Ownership Codes (NAUPA Standard Codes (Effective 09/26/2013))

AP	Aggregate Property	This property represents a group of properties that have been aggregated together, usually because of small values.
OT	All Individual Owners except Aggregate or Unknown	This property represents individual property records that are not reported as aggregate or unknown, and is used when an owner's name is known and included in the report.
UN	Unknown Owner (no name available)	This property represents individual property records in which the original owner's name is unknown.

Safekeeping Codes

BOND	US Savings Bonds	Original US Savings Bonds.
CASH	Currency	Paper money from the United States or other countries.
CERT	Paper Stock Certificates	Paper stock certificates or bonds other than US Savings Bonds.
CNS	Coins	Coins from the United States or other countries.
DOC	Paper Documents	Paper documents other than life insurance, wills or military papers.
JEWL	Jewelry	Jewelry, costume jewelry, or gemstones.
LIFE	Life Insurance Documents	Original life insurance documents.
MIL	Military Papers	Original military discharge or award papers.
MISC	Other Tangible Property	Any other tangible property not otherwise listed of no value.
NONE	Box Reported Empty	Box was empty upon opening. No property
VMIS	Miscellaneous Items Which May Have Value	Any other tangible property not otherwise listed which may have value.
WILL	Signed Will Originals	Original signed Last Will and Testament documents.

Deduction and Withholding Codes	
DW	Dividends Withheld or Discontinued
IW	Interest Withheld or Discontinued
MC	Mailing Cost
SW	Service Charge
TW	Income Tax Withheld
DR	Drilling Fee - Safekeeping
UR	Unpaid Rent - Safekeeping
ZZ	Deduction Code Not Identified Above

Addition Codes	
DV	Dividends Earned
IN	Interest Earned
ME	Additional Royalty or other Mineral Interest Payments
SP	Stock Split
ZZ	Addition Code Not Identified Above

Paid or Deletion Codes	
ER	Erroneously Reported
RO	Returned to Owner
RS	Reverse Stock Split
ZZ	Deletion Code Not Identified Above



Unclaimed Property Unit
P.O. Box 17161
Room 310
Baltimore, Maryland 21297-1161

Maryland Unclaimed Property Report

HOLDER:

HOLDER NUMBER:

FOR THE YEAR ENDED:

DUE DATE:

A. If you have **NO** unclaimed property to report for this period, check here:

B. If you **DO** have unclaimed property to report:

1. Enter total dollar amount of all accounts **LESS** than \$100.00 here: \$

2. Use **FORM COM/CD 919** to report:

- Individual accounts **\$100.00** and **GREATER**
- Securities (stocks, bonds, certificates, etc.)
- Safe Deposit Boxes

Enter total number of unclaimed accounts **\$100.00** and **GREATER** listed on **FORM COM/CD 919** here:

IMPORTANT: We will notify owners to call you about this report, at:

, unless you give a preferred telephone number here:

I declare under penalty of perjury that this report (including any accompanying schedules and statements) has been examined by me and to the best of my knowledge is a true and complete report.

Signature	Title	Date
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Federal I.D. Number:

Name of Company or Corporation:

Mailing Address:

Location Address:

City & State: Zip Code:

Contact Person: Telephone Number for Contact Person:

E-mail for Contact Person:



Comptroller of Maryland
 Unclaimed Property Unit
 P.O. Box 17161
 Baltimore, Maryland 21297-1161
 410-767-1700

Maryland Unclaimed Property Report

Holder Name: _____ Holder Number: _____

For the year ended: _____ Detail sheet number _____ of _____

- This form should accompany Form COD/CD 918. Do not list more than ten (10) owners using this form.
- You may hand key this information electronically <https://interactive.marylandtaxes.com/business/Compliance/UnclaimedPR/>

Social Security/ FEIN Number	OWNER Name and Address	Account Number	Property Type	OFFICE USE ONLY Owner Number	Account Amount



**Comptroller of Maryland
Compliance Division
Unclaimed Property Unit**
410-767-1700, or 1-800-782-7383

New Holder Information Form

Holder Number: (Office Use Only)	
Holder Name	
Trade Name	
Location Address	
Address Line 2	
City	
State	
Zip	
Mailing Address	
Address Line 2	
City	
State	
Zip	
Federal Identification Number	
Industry	
Contact Person	
Title	
Telephone Number	
E-Mail Address	

(All fields are required)



COMPLIANCE DIVISION

301 W. Preston Street
Room 203
Baltimore, MD 21201-2385
410-767-1555
888-674-0020

VOLUNTARY DISCLOSURE AGREEMENT

This agreement is entered into between the State of Maryland, State Escheator ("State"), acting by its undersigned duly authorized representative, and _____ ("HOLDER"), a _____ (FEIN: _____) under the laws of the State of _____, acting by its duly authorized representative.

Whereas, the HOLDER is not presently in compliance with the State of Maryland Disposition of Abandoned Property Act, Annotated Code of Maryland, Commercial Law Article, Title 17; and

Whereas, the HOLDER has voluntarily come forward and in good faith wishes to comply with the State of Maryland Disposition of Abandoned Property Act, in reporting and delivering to the STATE monies presumed abandoned, and therefore subject to claims by the STATE; and

Whereas, the HOLDER represents that neither it, its parents, subsidiaries, or affiliates have been contacted by the STATE or any of the STATE'S auditor representatives, including any third-party auditors with whom the STATE has contracted, to schedule or conduct an examination of the books and records of the HOLDER before the HOLDER requested to enter into a Voluntary Disclosure Agreement on _____; and

Whereas, the HOLDER pledges that the property to be remitted is in full compliance with the rules of priority as set forth in the United States Supreme Court cases *Texas v. New Jersey*, 379 U.S. 674 (1965) and *Delaware v. New York*, 507 U.S. 490 (1993) and other relevant authority; and

Whereas, the HOLDER desires to resolve all claims which the STATE may assert and the STATE desires to induce the HOLDER to voluntarily comply with the State of Maryland Disposition of Abandoned Property Act;

NOW THEREFORE, in consideration of the mutual promises hereinafter set forth, the parties agree as follows;

1. The recitals form an integral and substantive part of the Agreement and are incorporated herein.

2. The HOLDER agrees to file reports and to pay and deliver all abandoned or unclaimed property for the report years _____ through _____ no later than _____.
3. The HOLDER agrees to pay and deliver to the STATE, upon completion of the due diligence requirement as set forth in § 17-308 of the Commercial Law Article of the Maryland Annotated Code, the property identified and fully described in the report to be provided. This report shall constitute the HOLDER'S report required by the statute.
4. Upon the HOLDER'S filing the above-described report (s), payment and delivery of all abandoned or unclaimed property identified pursuant to Paragraphs 2 and 3 above, the STATE shall release the HOLDER from all claims, demands, interest, penalties, fines, actions or causes of action the State may have for the reporting years set out in Paragraph number 2 above and for all preceding years, subject only to the condition set out in Paragraph numbers 8 through 9 below. Upon payment or delivery of the abandoned or unclaimed property, the STATE agrees to indemnify the HOLDER pursuant to the terms of § 17-313 of the Commercial Law Article of the Maryland Annotated Code.
5. Subject to the conditions in Paragraphs 8 and 9 below, the STATE agrees to release the HOLDER from any further reporting requirements of the State of Maryland Disposition of Abandoned Act for the abandoned or unclaimed property identified, paid and/or delivered pursuant to this Agreement, for the reporting years covered Paragraph number 2 of this Agreement, and for all preceding reporting years.
6. The HOLDER, if applicable, has disclosed to the STATE that estimation techniques were used to determine the amount of abandoned or unclaimed property identified in Paragraph number 2 for those periods where the HOLDER's records either do not exist, or are inadequate to determine the exact amount of abandoned or unclaimed property payable to the STATE. The STATE'S entry into this Agreement constitutes the STATE'S assent to the assumptions and methodology employed by the HOLDER to estimate the amount of abandoned or unclaimed property. The HOLDER swears or affirms that no estimation techniques were used to infer, create, or otherwise identify addresses for persons appearing to be owners of abandoned or unclaimed property where the HOLDER'S books and records do not in fact contain the addresses of the persons appearing to be the owners of the abandoned or unclaimed property.
7. The STATE will maintain the confidentiality of information voluntarily disclosed and shall only disclose such information as necessary to carry out its statutory duties or as otherwise permitted by law.

8. The HOLDER agrees that the STATE may assert its right to examiner the books and records of the HOLDER for the stipulated reporting years of this Agreement as allowed by law. However, the STATE recognizes that the HOLDER was willing to come forward on a voluntary basis to resolve this matter and thus will take the HOLDER'S good faith actions into consideration. If a future, timely audit, conducted in accordance with this Agreement, identifies abandoned or unclaimed property that should have been properly transferred to the STATE as part of this Agreement; the property shall be transferred forthwith by the HOLDER of the State of Maryland.
9. The HOLDER agrees that any material inaccuracy or material misrepresentation of the facts, including, but not limited to, the facts set forth in the Recitals of this Agreement shall render this Agreement null and void in its entirety and relieve the STATE of the performance of all of its promises/obligations under this Agreement.

AGREED TO AND ACKNOWLEDGED BY:

STATE OF MARYLAND:

By: _____ **Date:** _____

(Signature)

Printed Name: _____

Title: _____

HOLDER:

By: _____ **Date:** _____

(Signature)

Printed Name: _____

Title: _____