

# Jurisdictions Guidelines for Accepting a UCC Record Presented for Filing Chart (2013 Amendments)

The following assumptions apply:

1. The problem described is the only issue; all other information on the form is correct.
2. The procedure outlined is filing officer action only; it does not indicate legal correctness or perfection.
3. Where options are provided, the order of options does not indicate preference. The listing of options indicates that IACA's STS Section members were unable to reach a consensus on one course of action.
4. Please be aware that the treatment of the filing submission may vary from the indicated Action/Deviation listed below when your filing is submitted to a local jurisdiction.

Initial Financing Statement	Action	Article 9 Section	Jurisdiction Deviations	Statutory, MARS or Other Regulatory Authority to Deviate
<b>Section 1. Contact Information</b>				
1a. The filer fails to provide information in item A.	<b>Accept</b>	9-520(a)		
1b. The filer fails to provide information in item B.	<b>Accept</b>	9-520(a)		
1c. The filer fails to provide information in item C.	<b>Accept</b>	9-520(a)		
<b>Section 2. Debtor Information</b>				
2a. The filer does not check the box above 1a/1b information and provides one or more names in item 1a/1b on the Initial or in item 10 on the Initial Addendum.	<b>Accept and index all debtor names.</b>	9-520(a)		

2b. The filer checks the box above 1a/1b and provides a name in item 1a/1b on the Initial, but not in item 10 on the Initial Addendum.	<b>Accept and index all debtor names.</b>	9-520(a)		
2c. The filer checks the box and does not provide the debtor name in item 1a/1b on the Initial or item 10 of the Initial Addendum Form.	<b>Reject</b> —Filer failed to indicate that the debtor was an individual or an organization	9-516(b)(5)(B)		
2d. The filer checks the box above 1a/1b, provides no debtor information in item 1a or 1b and provides a debtor name in Item 10 of the Initial Addendum.	<b>Accept and index debtor name in Item 10 of Addendum.</b>	9-520(a)		
2e. The filer provides an organization name in item 1a and an individual name in item 1b.	<b>Reject</b> —Filer failed to indicate that the debtor was an individual or an organization	9-516(b)(5)(B)		
2f. The filer provides an organization name in item 1a <u>and</u> an individual name in item 1b. Item 2a and 2b are blank and item 1c and item 2c are completed.	<b>Reject</b> —Filer failed to indicate that the debtor was an individual or an organization	9-516(b)(5)(B)		
2g. The filer provides an organization name in item 1a. Item 1c is completed. Debtor name is provided in item 2a. No information is provided in item 2c.	<b>Accept</b> as debtor 1, do not index as to debtor 2	9-520(d)		
2h. The filer provides mailing address information in the city field and either the state <u>or</u> country field of item 1c.	<b>Accept</b>	9-520(a)		
2i. The filer fails to provide a zip code.				

2j. The filer provides a debtor name that wraps to multiple lines in the name field.*  <i>* Acceptance implies that the font and character size are legible.</i>	<b>Accept</b>	9-520(a)		
2k. The filer provides part of a long debtor name in item 1a and continues the name in another debtor name field (item 2a or on the UCC1Ad in item 11a).	<b>Accept</b> and index 1a as first debtor name and index 2a and/or 11a as separate additional debtor(s)	9-520(a)		
2l. The filer provides part of a long debtor name in item 1a and continues the name in the collateral or miscellaneous field (item 4 or on the UCC1Ad in item 10 or item 12).	<b>Accept</b> and index the debtor name as only what is presented in item 1a.	9-520(a)		
<b>Section 3. Secured Party Information</b>				
3a. The filer provides an organization name in item 3a and an individual name in item 3b. One address is provided in item 3c.	<b>Option 1</b> —Reject  <b>Option 2</b> —Accept as to item 3a and item 3b using item 3c as address for both	9-516(b)(5)(B)		
3b. The filer provides mailing address information in the city field and either the state or country field in 3c.	<b>Accept</b>	9-520(a)		
<b>Section 4. Collateral Information</b>				
4a. The filer fails to provide information in item 4.	<b>Accept</b>	9-520(a)		

4b. The filer provides information in item 4 that appears to require filing officer action (for example: additional debtor or indicate debtor is a transmitting utility).	<b>Accept</b> and take no action	9-520(a)		
<b>Section 5. Collateral Status Indication</b>				
5a. The filer fails to check either the "Collateral is Held in Trust" or "Being administered by Decedent's Personal Representative" boxes.	<b>Accept</b>	9-520(a)		
5b. The filer checks one or both boxes in item 5.	<b>Accept</b>	9-520(a)		
<b>Section 6. Transaction Type Indication</b>				
6a. The filer fails to check any boxes in item 6.	<b>Accept and set lapse date at 5 years</b>	9-520(a) 9-515(a)		
6b. The filer checks the box for public Finance Transaction.	<b>Accept – 30 year lapse date.</b>	9-520(a) 9-515(b)		
6c. The filer checks the box for Manufactured Home Transaction.	<b>Accept – 30 year lapse date.</b>	9-515(b)		
6d. The filer checks the box indicating the Debtor is a Transmitting Utility.	<b>Accept – active until terminated</b>	9-520(a) 9-515(f)		
6e. The filer checks multiple boxes in item 6.	<b>Accept and set longest lapse period</b>	9-520(a)		
6f. The filer checks the box for Agricultural lien.	<b>Accept</b>	9-520(a)		

6g. The filer checks the box for Non-UCC Filing.	<b>Accept</b>	9-520(a)		
<b>Section 7. Alternate Designation</b>				
7a. The filer fails to check any of the boxes in item 7.	<b>Accept</b>	9-520(a)		
7b. The filer checks one or multiple boxes in item 7.	<b>Accept</b>	9-520(a)		
<b>Section 8. Optional Filer Reference Data</b>				
8a. The filer provides information in item 8 that appears to require filing officer action.	<b>Accept</b> and take no action	9-520(a)		
8b. 1. The filer provides information in item 8.  2. The filer provides a number that exceeds 9 digits	<b>Accept</b>	9-520(a) <b>Note:</b> For jurisdictions that require more information than simply the file number: the filing office has the duty to locate such information on the form		

8c. The filer fails to provide information in item 8.	<b>Accept</b>	9-520(a) <b>Note:</b> For jurisdictions that require more information than simply the file number: the filing office has the duty to locate such information on the form		
<b>Initial Financing Statement Addendum</b>				
<b>Section 9. Debtor Name Information as it Appears on the Financing Statement</b>				
9a. The filer fails to check the box in item 9 (above 9a) and does not provide information in 9a or 9b.	<b>Accept</b>	9-520(a)		
9b. The filer checks the box in item 9 (above 9a) and does not provide information in 9a or 9b.	<b>Accept</b>	9-520(a)		
9c. The filer checks the box in item 9 (above 9a) and provides information in 9a or 9b.	<b>Accept</b>	9-520(a)		
9d. The filer fails to provide information in item 9.	<b>Accept</b>	9-520(a)		
9e. The filer provides information in item 9 that appears to require filing officer action (for example: additional debtor or indicate debtor is a transmitting utility).	<b>Accept</b> and take no action	9-520(a)		

<b>Section 10. Debtor Information</b>				
10a. The filer provides an organization name in item 10a and an individual name in item 10b.	<b>Reject</b> —Filer failed to indicate that the debtor was an individual or an organization	9-516(b)(5)(B)		
10b. The filer provides an organization name in item 1a <u>and</u> an individual name in item 1b. Item 10a and 10b are blank and item 1c and item 10c are completed.	<b>Reject</b> —Filer failed to indicate that the debtor was an individual or an organization	9-516(b)(5)(B)		
10c. The filer provides an organization name in item 1a. Item 1c is completed. Debtor name is provided in item 10a. No information is provided in item 10c.	<b>Accept</b> as debtor 1, do not index as to debtor 2	9-520(d)		
10d. The filer provides mailing address information in the city field and either the state <u>or</u> country field of item 1c.	<b>Accept</b>	9-520(a)		
10e. The filer fails to provide a zip code.				
10f. The filer provides a debtor name that wraps to multiple lines in the name field.*  <i>* Acceptance implies that the font and character size are legible.</i>	<b>Accept</b>	9-520(a)		

10g. The filer provides part of a long debtor name in item 1a and continues the name in another debtor name field (item 10a or on the UCC1Ad in item 11a).	<b>Accept</b> and index 1a as first debtor name and index 10a and/or 11a as separate additional debtor(s)	9-520(a)		
10h. The filer provides part of a long debtor name in item 1a and continues the name in the collateral or miscellaneous field (item 4 or on the UCC1Ad in item 10 or item 12).	<b>Accept</b> and index the debtor name as only what is presented in item 1a.	9-520(a)		
<b>Section 11. Additional Secured Party/Assignor Information</b>				
11a. The filer provides an organization name in item 11a and an individual name in item 11b. One address is provided in item 11c.	<b>Option 1</b> —Reject  <b>Option 2</b> —Accept as to item 11a and item 11b using item 11c as address for both	9-516(b)(5)(B)		
11b. The filer provides information in the city field and either the state or country field in 11c.	<b>Accept</b>	9-520(a)		
<b>Section 12. Additional Space/Collateral Information</b>				
<b>Sections 13, 14, 15 and 16. Real Estate Recording Information</b>				
13a. The filer checks the box in item 13.	<b>Accept</b> and take no action	9-520(a)		
14a. The filer fails to check a box in item 14.	<b>Accept</b>	9-520(a)		

14b.	The filer checks one or more boxes in item 14.	<b>Accept</b>	9-520(a)		
15a.	The filer fails to provide the name and address of record owner in item 15.	<b>Accept</b>	9-520(a)		
16a.	The filer fails to provide the description of Real Estate in item 16.	<b>Accept</b>	9-520(a)		
<b>Section 17. Miscellaneous</b>					
17a.	The filer fails to provide information in item 17.	<b>Accept</b>	9-520(a)		
17b.	The filer provides information in item 17.	<b>Accept</b>	9-520(a)		
17c.	The filer provides information in item 17 that appears to require filing office action.	<b>Accept and take no action.</b>	9-520(a)		
<b>Amendment Financing Statement</b>					
<b>Section 1. Initial Financing Statement File No.</b>					
1a.	The filer provides the initial financing statement number, but fails to provide any other information on the form.	<b>Accept</b>	9-520(a)		
1b.	The filer provides the initial financing statement number and provides other information on an attachment(s).	<b>Accept</b>	9-520(a)		

1c. The filer provided a number assigned to an amendment (UCC3) rather than an initial financing statement number.	<b>Reject</b>	9-516(b)(3)(B)(i)		
<b>Section 2. Termination</b>				
2a. A termination is received after other termination(s) filed.	<b>Accept</b>	9-520(a)		
<b>Section 3. Assignment</b>				
3a. The filer checks the assignment item 4 and provides no other information.	<b>Reject</b>	9-516(b)(6)		
3b. The filer fails to provide assignor's name in item 9.	<b>Accept</b>	9-520(a)		
3c. The filer fails to provide assignment information in item 7 (filer provided information in another field or on an attachment).	<b>Reject</b>	9-516(b)(6)		
3d. The assignor name in item 9 has filed a previous assignment.	<b>Accept</b>	9-520(a)		
3e. The filer checks the box in item 4, completes item 7, and checks the "assign collateral" box in item 8 (with or without description in item 8.	<b>Accept</b>	9-520(a)		
<b>Section 4. Continuation</b>				

4a. Multiple continuations received within the six-month continuation window.	<b>Accept</b> —only extend lapse date on first continuation	9-520(a)		
4b. Continuation statement received within the six-month continuation window but after termination and prior to lapse date.	<b>Accept</b> and extend lapse date	9-520(a)		
4c. The filer submits a continuation on the last day within the continuation window and the filing office is closed (Due to inclement weather, holiday, weekend, etc.) therefore the filing is processed on the next business day.	<b>Reject</b>	9-510(c) 9-515(d)		
4d. The filer who filed an initial financing statement on February 29th files a continuation on March 1 <sup>st</sup> five years later.	<b>Accept</b> —the relevant anniversary date for a February 29 <sup>th</sup> filing is March 1 <sup>st</sup> .	9-510(c) 9-515(d)		
<b>Section 5. Party Information Change</b>				
<b>Assumption:</b> Name "change" and Name "add" as indicated in item 5 and item 6a or item 6b <b>means</b> name not previously provided, i.e., new name. This assumption applies to both secured party and debtor.				
5a. The filer fails to indicate if the Party Information change effects the Debtor or Secured Party by not checking either the “Debtor” or “Secured Party” box.	[Accept or Reject]	?		
5b. The filer checks both the “Debtor” <u>and</u> “Secured Party” boxes in item 5.	[Accept or Reject]	?		

5c. The amendment affects the debtor. The filer checks "Change" in item 5 and provides information in item 7a and omits items 7c.	<b>Reject</b>	9-516(b)(5)(C)		
5d. The amendment affects the debtor. The filer checks "Change" in item 5 and provides information in item 7a or item 7b, and presents information in the city field and either the state or country field of item 7c.	<b>Accept</b>	9-520(a)		
5e. The filer checks "Change" and only provides information in item 6 (current record information).	<b>Reject</b>	9-516(b)(4), (5)		
5f. The filer checks "Delete" and only provides information in item 7.	<b>Accept</b> and take no action	9-520(a)		
5g. The filer checks "Add" and only provides information in item 6 (current record information).	<b>Reject</b>	9-516(b)(4), (5)		
5h. The filer does not check "Change," "Delete," or "Add" in item 5. The filer has only provided information in item 6 (current record information).	<b>Accept</b>	9-520(a)		
5i. The filer does not check "Change," "Delete," or "Add" but does check "Secured Party" or "Debtor" in item 5. The filer has completed information in item 7.	<b>Accept</b> and add debtor/secured party	9-520(a)		

5j. The filer checks "Change" or "Add". No other information is provided.	<b>Reject</b>	9-516(b)(4), (5)		
5k. The filer fails to check either "Debtor" or "Secured Party" but an action is indicated in item 5 and required information is provided in item 7.	<b>[Accept</b> and take no action.] Really? What is basis for rejection?	9-520(a)		
5l. The filer checks "Debtor" and "Change" in item 5, only provides debtor name in item 6 and information in item 7c.	<b>Reject</b>	9-516(b)(5)(A)		
5m. The filer checks "Secured Party" and "Change" in item 5, only provides a secured party name in item 6a or item 6b, and a secured party name in item 7a or item 7b.	<b>Reject</b>	9-516(b)(4)		
5n. The filer checks "Secured Party" and "Add" in item 5, only provides a secured party name in item 6a or item 6b and a secured party name in item 7a or item 7b.	<b>Reject</b>	9-516(b)(4)		
5o. The filer checks "Debtor" or "Secured Party" and "Change" in item 5, only provides a name in item 6a or item 6b and information in item 7c.	<b>Reject</b>	9-516(b)(4), (5)		
5p. The filer checks "Debtor" and "Change" in item 5, provides debtor name in item 6a or 6b and same debtor name in item 7a or 7b, plus completes information in item 7c.	<b>Accept</b> and index (Filer is amending mailing address information.)	9-520(a)		

5q. The filer checks "Debtor" and "delete" in item 5 and provides a name in item 6.	<b>Accept</b> and take no action	9-520(a)		
<b>Section 8. Amendment (Collateral Change)</b>				
8a. The filer provides information in item 8 and fails to indicate requested action "Deleted, Added, Restated, or Assigned."	<b>Accept</b> and take no action	9-520(a)		
8b. The filer checks all boxes in item 8.	<b>Accept</b>	9-520(a)		
8c. The filer checks a box or boxes in item 8 and fails to provide a description of collateral.	<b>Accept</b>	9-520(a)		
<b>Section 9. Name of Secured party Authorizing this Amendment</b>				
9a. The filer does not provide a Secured Party or Debtor name in item 9.	<b>Accept</b>	9-520(a)		
9b. The filer provides a name for the Secured Party in item 9 that does not appear on the financing statement or other amendments.	<b>Accept</b>	9-520(a)		
<b>Section 10. Optional Filer Reference Data</b>				
10a. The filer fails to provide information in item 10.	<b>Accept</b>	9-520(a)		

10b. The filer provides information in item 10.	<b>Accept</b> and take no action	9-520(a) <b>Note:</b> Jurisdictions that require more information than simply the file number, the filing office has the duty to locate such information on the form		
<b>AMENDMENT ADDENDUM:</b>				
a. The filer provides information in item 13. The filer has not provided the initial financing statement number in item 11.	<b>Accept</b>	9-520(a)		
b. The filer provides information in item 13. The filer does not provide the Name of Party Authorizing the amendment in item 12.	<b>Accept</b>	9-520(a)		
c. The filer provides information in item 13 that appears to require filing office action.	<b>Accept</b> and take no action	9-520(a)		
<b>AMENDMENT COMBINATIONS</b>				
a. The filer checks item 2 (termination) and item 4 (continuation).	<b>Accept</b> —index item 2 and extend lapse date	9-520(a)		
b. The filer checks item 2 (termination) and item 3 (assignment).	<b>Accept</b> —index both item 2 and item 3	9-520(a)		

c.	The filer checks item 2 (termination) and item 5 (party information).	<b>Accept</b> —index item 2 and item 5	9-520(a)		
d.	The filer checks item 2 (termination) and item 8 (collateral change).	<b>Accept</b> —index both item 2 and item 8	9-520(a)		
e.	The filer checks item 4 (continuation) and item 3 (assignment).	<b>Accept</b> —lapse date and index item 3	9-520(a)		
f.	The filer checks item 4 (continuation) and item 5 (party information).	<b>Accept</b> —lapse date and index item 5	9-520(a)		
g.	The filer checks item 4 (continuation) and item 8 (collateral change).	<b>Accept</b> and extend lapse date and index item 8	9-520(a)		
h.	The filer checks item 3 (assignment). The filer checks box in item 5 (party information- <b>debtor</b> ) other than "Delete." Items 6 & 7 are left blank.	<b>Reject</b>	9-516(c)(1) with respect to 9-516(b)(4) and (6)		
i.	The filer checks item 3 (assignment). The filer checks box in item 5 (party information- <b>secured party</b> ) other than delete. Items 6 & 7 are left blank.	<b>Reject</b>	9-516(c)(1) with respect to 9-516(b)(4) and (6)		
j.	The filer checks item 3 (assignment). The filer checks "Delete" in item 5 (party information- <b>debtor</b> ).	<b>Accept</b> —index both item 3 and item 5	9-520(a)		

k.	The filer checks item 3 (assignment). The filer checks "Delete" in item 5 (party information-secured party).	<b>Accept</b> —index both item 3 and item 5	9-520(a)		
l.	The filer checks item 3 (assignment) and item 8 (collateral change).	<b>Accept</b> —index both item 3 and item 8	9-520(a)		
m.	The filer checks item 5 (party information) and item 8 (collateral change).	<b>Accept</b> —index both item 5 and item 8	9-520(a)		
<b>MISCELLANEOUS ITEMS</b>					
a.	Use of rods such as "same," "N/A," "not applicable," "none," or "see attached," "see addendum," "see exhibit;" or comparable phrases.	<b>Accept</b> —Words used in the form fields should not be interpreted by the filing office. Filing Office should index all form fields exactly as given.	9-520(a)		
b.	Forms				
	Forms other than national or model forms.	<b>Reject</b>	9-521		
	Forms that mimic national or model forms (fields are different sizes, etc.):	<b>Accept</b>	9-521		

Current IACA Model forms:	<b>Accept and Index</b>	9-521		
UCC-1 Initial Financing Statement	<b>Accept</b> and Index	9-521		
UCC-1 Initial Financing Statement Addendum	<b>Accept</b> and Index	9-521		
UCC-3 Amendment	<b>Accept</b> and Index	9-521		
Additional Party Addendum (UCC-1 and UCC-3)	<b>Accept</b> and Index	9-521		
c. Attached Pages				
<ul style="list-style-type: none"> <li>Filer adds an attachment that is not the national addendum form.</li> </ul>	<b>Accept</b> —do not index information on attachment.			
<ul style="list-style-type: none"> <li>Filer adds an attachment that is not the national addendum form, but that contains properly formatted information.</li> </ul>	<b>Accept</b> —do not index information on the attachment.			
d. Bogus or fraudulent filings				
Filer provides the same name in items 1 and 3 of IFS (i.e., debtor and secured party are the same).	<b>Accept</b>	9-520(a)		
Individual debtor is listed and box 18 is checked indicating the debtor is a transmitting utility.	<b>Accept</b> —set lapse date to be effective until terminated	9-520(a), 9-515(f)		

Copies of personal documents, such as birth certificates, social security number, etc. are attached.	<b>Accept</b>	9-520(a)		
Debtor listed is a public official.	<b>Accept</b>	9-520(a)		
The filing appears on its face to be bogus or fraudulent.	<b>Accept</b>  * Filing officer can only reject if a statutory rejection reason is present. The filing officer may choose to notify the debtor of a bogus filing, but is not required to do so.	9-520(a)		
e. Customer Service Issues  • Filing requests made in cover letters or post-it notes, such as "file first."	Use reasonable judgment to accommodate request	9-502(a)		
f. Refusal errors and errors by the Filing Office.	<b>Accept</b> —File the UCC record with the filing date and time the UCC record was originally tendered for filing. (which means backdate the filing)	9-520(a), MARS 208		

	File a filing officer statement record relating to the relevant initial financing statement in the UCC Information Management System on the date that the corrective action was taken.			
2. A filer points out an error that the filing office overtly made while entering the UCC record.	<b>Accept</b> —File a filing officer statement record relating to the relevant initial financing statement in the UCC Information Management System on the date that the corrective action was taken.	9-520(a), MARS 405		