

Protect Valuable Assets with *The UCC Filing Handbook*

In today's tight credit market, companies need to be more careful than ever to protect their security interests when performing UCC filings. But, the UCC filing process is complex and fraught with pitfalls, and even the most minor errors could have harsh consequences for secured parties.

In addition, many jurisdictions have their own exceptions and idiosyncrasies that could derail the filing process. Some examples include:

- In Delaware, a UCC filing will be rejected if a listed address does not include a zip code.
- In Illinois, all filings must be printed with a 12-point font, and handwritten filings are rejected.
- The District of Columbia rejects any UCC filing if a debtor name contains foreign characters.
- Florida requires a documentary stamp tax on all financing statements.

Even for experienced filers, it can be a daunting task to stay on top of all the crucial details of UCC filings and to keep the different exceptions straight. That's why CSC's team of UCC experts has created a comprehensive resource to help you better understand and master the UCC process: *The UCC Filing Handbook* and *The UCC Filing Handbook, State by State*. The two-volume set covers the most important

topics related to UCC filings, and provides detailed instructions for each of the national UCC filing forms, including state-specific requirements.

"We worked with our team of UCC experts, and we also talked to state officials in every U.S. jurisdiction to make sure we collected all of the critical details that can help you avoid rejection and make sure that your company's interests are protected," explains Andrea Unterberger, the director of CSC Media. "In addition, we've created a companion website and update service to ensure that you have immediate access to the information you need, and in a variety of formats."

The Handbooks

The UCC Filing Handbook begins with an overview of filing under RA9 UCC, with chapters about the forms, filing offices, the debtor, the secured party, collateral, and amendments. Potential filing pitfalls are highlighted throughout the chapters.

The Handbook also provides a set of clear, detailed instructions for completing National UCC forms. The instructions correspond to the fields found on the forms, and provide valuable information and background for each field. Items included in the right margin alert filers to

traps, and refer back to the chapter material for additional information.

The UCC Filing Handbook, State by State is a critical component of the set, providing information about the filing requirements of the central index in each state. Information in the state book is organized by form, and ranges from font requirements to filing number formats to the most common reasons for rejection in each state.

The UCC Filing Handbook Website

The books are also available online on the The UCC Filing Handbook Website (<http://cscglobal.com/ucchandbook>). “The Website provides access to the content of the books in a searchable format, so that you can consult the books on your computer while you’re working,” Unterberger says.

Website features include:

- Searchable PDF files of *The UCC Filing Handbook* and companion state book.
- An “Ask the UCC Experts” forum where readers can post questions, get answers, and view the questions and answers posted by other users. Readers can also submit information about UCC changes as they become aware of them.
- UCC Update Service archive, where users can review monthly and urgent updates that have been sent.
- PDFs of sample forms.

- Links to UCC resources, such as legislation, case law, webinar notices and links to CSC® UCC products and services.

UCC Update Service

Filers who register to use the website will be automatically enrolled in the UCC Update Service, which will notify them of significant RA9 UCC filing changes. The UCC team will provide regular monthly updates, so long as there is timely information to share, and emergency updates about important changes as soon as they occur. Updates will also be available on The UCC Handbook Website.

TRY THE UCC FILING WEBSITE FREE FOR 90 DAYS!

Simply email your name, organization name, address and phone number to kgrube@cscinfo.com. You will receive a reply email with a login and password which you can begin to use immediately!