

UCC Filing Requirements in the 9 States Where You Must File Electronically

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With the addition of New Mexico in March 2024, there are now 9 states that only accept electronic UCC filings at the state level. (In North Dakota, this requirement applies to both state and county level filings.)

The digital revolution has – for the most part – made UCC filing easier, but there are some state-specific requirements that must be considered to ensure your UCCs are accepted in these central filing offices.

Colorado Secretary of State:

- The collateral field may not be left blank, even if an attachment is included.
- Collateral attachments are acceptable, up to a 10 MB file.
- The collateral description field is limited to a maximum of 1,000 characters, including spaces and punctuation.
- Licensee/Licensors, Agricultural Lien, & Non-UCC Filing are not accepted designations.
- The Secretary of State does not accept public-finance transaction UCCs.
- UCC3 partial assignments are not accepted.

Delaware Secretary of State:

- Each party address line is limited to 55 characters.
- City fields are limited to 22 characters.
- State field must be left blank for non-US addresses.
- Optional filer reference field is limited to 50 characters.
- If an exhibit/attachment is added to the UCC, the state will automatically add the following text to the end of the collateral description provided by the filer: “Collateral Description – please see attached.”
- For UCC filers that opt not to file UCCs via the state’s online filing portal, or via [XML filing systems like UCC ProFile](#), Delaware allows authorized service providers (like Cogency Global) to access the state’s computer system and enter your UCC filing information into the state index.

Mississippi Secretary of State:

- Exhibits/attachments not accepted.
- Only one UCC3 amendment type may be selected and submitted per filing.
- Real estate-related (fixture) filings are not supported.



Montana Secretary of State:

- UCC addendums are not accepted.
- Only one UCC3 amendment type may be selected and submitted per filing.
- UCC3 partial assignments are not accepted.
- Real estate-related (fixture) filings are not supported.
- Optional filer field is limited to 80 characters.

New Jersey Department of the Treasury:

- Each party address line is limited to 50 characters.
- All UCC filings must be made through the Division of Revenue and Enterprise Services (DORES) online filing portal.
- Transmitting utility (TU) filings are still accepted on paper since the state's online portal will not allow for the TU designation.

New Mexico Secretary of State:

- Only one UCC3 amendment type may be selected and submitted per filing.
- Either collateral text or an attachment can be provided, but both are not acceptable.
- Optional filer field is limited to 80 characters.
- 3-character country code is required for all parties.

North Dakota Secretary of State:

- Social security numbers are required for all individual debtors on initial filings (UCC1s) and debtor amendments (UCC3s).
- Federal Tax ID numbers are required for all organization debtors on initial filings (UCC1s) and debtor amendments (UCC3s).
- Only one UCC3 amendment type may be selected and submitted per filing.
- Acceptable attachment formats are limited to PDF, JPG or PNG files.
- Real estate-related (fixture) filings are not supported.
- When self-filing, acceptable forms of payment include a credit card or eCheck.
- The electronic-only UCC filing requirement also applies to county filings.

Ohio Secretary of State:

- Optional filer reference fields are limited to 8 characters.
- Attachment size is limited to 10MB.
- Collateral from field 12 on UCC1 Addendum will be pushed below face page collateral on acknowledgment image.
- The postal code field is limited to 5 characters.

West Virginia Secretary of State:

- Collateral description text must be 2,000 characters or less.
- PDF or TIFF attachments are acceptable but must be less than 2MB.
- No personal identifiable information (PII) can be included.
- Transmitting utility (TU) filings will still be accepted on paper, as the state's online portal will not allow for the TU designation.
- UCC3 Amendment – Delete Collateral must be filed via paper, as the state's online portal will not allow for a UCC3 collateral delete to be filed via the state's online portal.

More states will follow suit eliminating paper filing and moving to electronic UCC filing only in the near future.