

## UCC FILING REQUIREMENTS IN THE 8 STATES WHERE YOU MUST FILE ELECTRONICALLY

With the addition of Ohio at the end of January 2020, **there are now eight 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 taken into account 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.
- 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-U.S. 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.

### **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.
- 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 eight characters.
- The postal code field is limited to five 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.

As of February 2020, only the eight states listed above **require** electronic UCC filings. However, we expect more states will follow suit in the near future.

*This article is provided for informational purposes only and should not be considered, or relied upon, as legal advice.*

**● CORPORATE HQ**  
 COGENCY GLOBAL INC.  
 122 E 42<sup>ND</sup> ST, 18<sup>TH</sup> FL  
 NY, NY 10168  
**D: +1.212.947.7200**  
**P: 800.221.0102**  
**F: 800.944.6607**

**● EUROPEAN HQ**  
 COGENCY GLOBAL (UK) LIMITED  
 REGISTERED IN ENGLAND & WALES,  
 REGISTRY #8010712  
 6 LLOYDS AVE, UNIT 4CL  
 LONDON EC3N 3AX, UK  
**+44 (0)20.3961.3080**

**● ASIA PACIFIC HQ**  
 COGENCY GLOBAL (HK) LIMITED  
 A HONG KONG LIMITED COMPANY  
 UNIT B, 1/F, LIPPO LEIGHTON TOWER  
 103 LEIGHTON RD, CAUSEWAY BAY  
 HONG KONG  
**P: +852.2682.9633**  
**F: +852.2682.9790**