

UCC Electronic Filing Parameters in 12 States Where Electronic Filing Is Mandated

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This guide outlines the electronic UCC filing requirements in the 12 states that have eliminated paper UCC filing. For these states, it highlights where XML based filing is available through Cogency's UCC ProFile platform. In states that do not support UCC XML filing or have significant limitations, UCCs filings must be submitted directly through the state's online filing portal.

There are now 12 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.

(Colorado Secretary of State continued)

- 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.

Michigan Secretary of State:

- Individual parties with suffixes must be styled in the following manner:
 - JR, SR, 2nd, 3rd, II, III, IV, V, VI
- Note: JR and SR can be sent with or without punctuation.



(Michigan Secretary of State continued)

- Collateral attachments are acceptable, up to a 10 MB file.
- Text in the collateral field is limited to 64,000 characters.
- Optional filer reference field is limited to 100 characters.
- Only one UCC3 amendment type may be selected and submitted per filing.

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:

- Electronic UCC XML filing is not supported. All UCC filings must be submitted through the state's online filing portal.
- 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:

- 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.
- Only one UCC3 amendment type may be selected and submitted per filing.

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.

Texas Secretary of State:

- Electronic UCC XML filings are supported but with limitations. Filing via Cogency's UCC ProFile platform, has some limitations.
 - Attachments to UCCs are not supported currently.
 - If a UCC filing includes an attachment, it must be submitted through the Texas state web portal.
 - For individual debtors, only the following suffixes are accepted: Sr, Jr, I, II, III, IV, V, VI, X
 - Collateral field is limited to 4,000 characters
 - Optional Filer Reference Fields limited to 100 characters

Virginia State Corporation Commission:

- Individual name fields are each limited to 50 characters per field.
- The suffix field for individual debtors only permits these suffixes: Jr., Sr., 2, 3, II, III, IV, V, and VI.



(Virginia State Corporation Commission continued)

- Mailing addresses for debtors and secured parties are limited to 100 characters.
- Collateral text is limited to 64,000 characters.
- Real estate-related filings are not supported.
- Optional filer reference field is limited to 80 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.

An increasing number of states are expected to adopt exclusive electronic UCC filing at the central level, gradually discontinuing paper-based submissions in the future.

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