BLACK LEDGER

LIEN MECHANICS

A FIELD MANUAL FOR SECURED CREDITORS

Attachment • Perfection • Priority • Enforcement • Recovery

2026 PUBLIC SUBSCRIBER EDITION

Important Use Notice

LEGAL AND OPERATIONAL DISCLAIMER

This publication is an educational field manual and calendaring aid. It is not legal advice, does not create an attorney-client relationship, and is not a substitute for current statutes, court rules, filing-office instructions, title work, or advice from licensed counsel in the governing jurisdiction.

Lien law is unusually sensitive to collateral type, debtor identity, governing law, filing location, notice, authentication, timing, priority, bankruptcy, and local procedure. A single factual difference can change the result. Before relying on any procedure, verify the current enacted version of Article 9 and every applicable state, federal, tribal, territorial, county, municipal, and contractual rule.

Publication and Sharing Notice

How to Use This Manual

- Start with the collateral map and debtor-identity analysis before drafting or filing.
- Separate attachment, perfection, and priority; they are related but legally distinct.
- Calendar continuation, lapse, notice, cure, disposition, and bankruptcy deadlines independently.
- Use the state profiles as research checklists, not filing instructions.
- Escalate contested priority, repossession, foreclosure, insolvency, and bankruptcy matters to qualified counsel.

Executive Overview

THE SECURED-CREDITOR OPERATING SYSTEM

A lien is not merely a document. It is a legal position created by a chain of acts: identifying the debtor, defining the obligation, describing collateral, obtaining enforceable rights, choosing the correct perfection method, preserving continuity, monitoring competing claims, and enforcing in a commercially reasonable manner. The weakest link in that chain often determines recovery.

This manual is organized around the lifecycle of a secured claim. Part I explains the architecture of liens and security interests. Part II addresses drafting, collateral classification, attachment, and perfection. Part III focuses on priority. Part IV covers default and enforcement. Part V addresses statutory and real-property-related liens. Part VI covers bankruptcy and distressed situations. Part VII provides operating systems, forms, and audit tools. Part VIII contains 50-state research profiles.

> **BLACK LEDGER PRINCIPLE**
> The goal is not to file more liens. The goal is to create enforceable priority, preserve leverage, and convert collateral value into lawful recovery.

Core Lifecycle

Stage	Primary Question	Failure Risk
1. Underwrite	What value, debtor, collateral, and jurisdiction are involved?	Taking security in property the debtor does not own.
2. Attach	Is the interest enforceable against the debtor?	No authenticated agreement, value, or debtor rights.
3. Perfect	What public or possessory step is required?	Wrong office, wrong name, wrong method, or late filing.
4. Prioritize	Who else can defeat or prime the claim?	PMSI, buyer, lien creditor, tax lien, statutory lien, or bankruptcy trustee.
5. Maintain	What continuation, amendment, monitoring, or notice is required?	Lapse, relocation, name change, collateral transfer, or stale search.
6. Enforce	What remedy is lawful and commercially rational?	Stay violation, breach of peace, defective notice, unreasonable sale.
7. Close	How are proceeds applied and records terminated?	Surplus, deficiency, release, and termination errors.

Contents

PART I — LIEN ARCHITECTURE

Chapter 1 — The Secured-Creditor Mindset

How legal leverage, collateral value, and documentation work together.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the secured-creditor mindset that protects priority and supports lawful recovery.

Credit risk becomes recovery risk when the creditor cannot identify a realizable source of payment. A secured transaction is designed to connect an obligation to specific value before default occurs.

The secured-creditor mindset begins with recoverability rather than paperwork. A signed form has little value if the collateral is overencumbered, difficult to identify, rapidly depreciating, exempt, outside the governing jurisdiction, or expensive to liquidate.

A disciplined creditor therefore evaluates the legal position and the economic position at the same time. The legal position asks whether the interest attached, was perfected, and has priority. The economic position asks whether the collateral can be located, controlled, preserved, sold, and converted into net proceeds.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 2 — Lien Taxonomy

Distinguishing consensual security interests, statutory liens, judicial liens, and ownership-based remedies.

CHAPTER OBJECTIVE

Build a practical, auditable approach to lien taxonomy that protects priority and supports lawful recovery.

Consensual security interests arise by agreement. Statutory liens arise because legislation grants a claim to a defined class. Judicial liens arise through judgment, levy, attachment, or similar process. Ownership-based remedies, such as true leases or retained title in some contexts, may operate differently from Article 9 even when they resemble security.

Classification matters because the governing law, filing method, priority rules, enforcement procedure, and bankruptcy treatment may differ. A transaction labeled a lease may be treated as a security interest if its economic substance creates a secured obligation.

Every file should begin with a classification memo stating what kind of lien or interest is claimed, what law creates it, what property it reaches, and what event makes it enforceable.

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Chapter 3 — The Four-Layer Analysis

Obligation, collateral, perfection, and priority.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the four-layer analysis that protects priority and supports lawful recovery.

The first layer is the obligation: who owes what, under which agreement, and when default occurs. The second is collateral: what property secures the obligation and whether the debtor has rights in it. The third is perfection: what act gives notice or control against third parties. The fourth is priority: how the claim ranks against competing interests.

Operational failures occur when teams collapse these layers. A creditor may have an enforceable agreement against the debtor but no perfected interest against a lien creditor. A perfected interest may still be junior to an earlier filer or a properly perfected purchase-money claimant.

A file review should separately answer each layer with documentary support.

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Chapter 4 — Governing Law and Filing Location

Why the debtor's location often controls personal-property filing.

CHAPTER OBJECTIVE
Build a practical, auditable approach to governing law and filing location that protects priority and supports lawful recovery.

Article 9 uses choice-of-law rules that frequently point to the debtor's location for perfection by filing. The analysis differs for possessory interests, fixtures, timber, as-extracted collateral, deposit accounts, investment property, and other specialized collateral.

Entity status matters. A registered organization is generally located in its jurisdiction of organization for Article 9 purposes. Individuals and nonregistered organizations require separate analysis under the enacted state statute.

Relocation, conversion, merger, domestication, and changes in organizational form can create limited grace periods. Monitoring corporate records is therefore part of lien maintenance.

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Chapter 5 — The Collateral Value Test

Separating nominal collateral from collectible value.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the collateral value test that protects priority and supports lawful recovery.

Collateral value is gross value less senior claims, taxes, preservation costs, repossession expense, legal fees, sale expense, volatility, and time. A creditor should model net recovery rather than rely on the debtor's book value.

Inventory can disappear. Receivables can be disputed. Equipment can be specialized. Intellectual property can be difficult to sell. Deposit accounts may require control. Real-property-related collateral may be burdened by prior mortgages and taxes.

The value test should be repeated at origination, renewal, covenant breach, default, and before enforcement.

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Value, debtor rights, and an authenticated security agreement or qualifying possession/control.

CHAPTER OBJECTIVE

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Value, debtor rights, and an authenticated security agreement or qualifying possession/control.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Granting clauses, obligations, collateral descriptions, after-acquired property, proceeds, and covenants.

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Build a practical, auditable approach to drafting the security agreement that protects priority and supports lawful recovery.

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Chapter 8 — Collateral Classification

Goods, inventory, equipment, farm products, accounts, chattel paper, instruments, documents, intangibles, and fixtures.

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Registered organizations, individuals, trade names, mergers, and seriously misleading errors.

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Build a practical, auditable approach to debtor name accuracy that protects priority and supports lawful recovery.

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UCC-1 structure, indication of collateral, filing offices, effectiveness, and common rejection issues.

CHAPTER OBJECTIVE

Build a practical, auditable approach to financing statements that protects priority and supports lawful recovery.

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Chapter 11 — Perfection by Possession

Instruments, negotiable documents, goods, money, and third-party possession.

CHAPTER OBJECTIVE

Build a practical, auditable approach to perfection by possession that protects priority and supports lawful recovery.

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Chapter 12 — Perfection by Control

Deposit accounts, investment property, electronic chattel paper, and letter-of-credit rights.

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Chapter 13 — Continuation, Amendment, and Termination

Five-year filing cycles, continuation windows, assignments, amendments, and termination controls.

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Build a practical, auditable approach to continuation, amendment, and termination that protects priority and supports lawful recovery.

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Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART III — PRIORITY AND COMPETING CLAIMS

Chapter 14 — First to File or Perfect

The baseline priority rule and why early filing can matter before attachment.

CHAPTER OBJECTIVE

Build a practical, auditable approach to first to file or perfect that protects priority and supports lawful recovery.

The baseline priority rule and why early filing can matter before attachment.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

Control Checklist

Control	Evidence	Status
Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 15 — Purchase-Money Security Interests

Superpriority, enabling loans, seller PMSIs, inventory notices, and timing discipline.

CHAPTER OBJECTIVE
Build a practical, auditable approach to purchase-money security interests that protects priority and supports lawful recovery.

Superpriority, enabling loans, seller PMSIs, inventory notices, and timing discipline.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

> **ESCALATION TRIGGER**
> Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 16 — Buyers and Transferees

Buyer-in-ordinary-course rules, consumer buyers, transferees, and proceeds.

CHAPTER OBJECTIVE
Build a practical, auditable approach to buyers and transferees that protects priority and supports lawful recovery.

Buyer-in-ordinary-course rules, consumer buyers, transferees, and proceeds.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 17 — Lien Creditors and Judgment Claimants

When a judicial creditor can defeat an unperfected security interest.

CHAPTER OBJECTIVE
Build a practical, auditable approach to lien creditors and judgment claimants that protects priority and supports lawful recovery.

When a judicial creditor can defeat an unperfected security interest.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Failure Patterns

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- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 18 — Statutory Liens and Possessory Claims

Repairer, warehouse, carrier, landlord, agricultural, and other statutory priorities.

CHAPTER OBJECTIVE

Build a practical, auditable approach to statutory liens and possessory claims that protects priority and supports lawful recovery.

Repairer, warehouse, carrier, landlord, agricultural, and other statutory priorities.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 19 — Federal Tax Liens

Notice, choateness, protected interests, superpriorities, and federal priority analysis.

CHAPTER OBJECTIVE

Build a practical, auditable approach to federal tax liens that protects priority and supports lawful recovery.

Notice, choateness, protected interests, superpriorities, and federal priority analysis.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Failure Patterns

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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 20 — Fixture and Real-Property Conflicts

Fixture filings, construction mortgages, accessions, and removal rights.

CHAPTER OBJECTIVE
Build a practical, auditable approach to fixture and real-property conflicts that protects priority and supports lawful recovery.

Fixture filings, construction mortgages, accessions, and removal rights.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART IV — DEFAULT AND ENFORCEMENT

Chapter 21 — Defining Default

Contractual triggers, materiality, cure, acceleration, waiver, and reservation of rights.

CHAPTER OBJECTIVE
Build a practical, auditable approach to defining default that protects priority and supports lawful recovery.

Contractual triggers, materiality, cure, acceleration, waiver, and reservation of rights.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
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Control	Evidence	Status

Failure Patterns

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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 22 — Pre-Enforcement File Audit

Standing, balance, collateral, perfection, priority, notices, limitations, and bankruptcy checks.

CHAPTER OBJECTIVE
Build a practical, auditable approach to pre-enforcement file audit that protects priority and supports lawful recovery.

Standing, balance, collateral, perfection, priority, notices, limitations, and bankruptcy checks.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Failure Patterns

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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 23 — Repossession Without Judicial Process

Peaceful self-help, breach-of-peace risk, third-party agents, and documentation.

CHAPTER OBJECTIVE
Build a practical, auditable approach to repossession without judicial process that protects priority and supports lawful recovery.

Peaceful self-help, breach-of-peace risk, third-party agents, and documentation.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Debtor	Exact legal name, status, location, aliases	Confirm
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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
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Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 24 — Judicial Enforcement

Replevin, claim and delivery, foreclosure, receivership, and provisional remedies.

CHAPTER OBJECTIVE
Build a practical, auditable approach to judicial enforcement that protects priority and supports lawful recovery.

Replevin, claim and delivery, foreclosure, receivership, and provisional remedies.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 25 — Disposition of Collateral

Commercial reasonableness, method, manner, time, place, terms, and market evidence.

CHAPTER OBJECTIVE
Build a practical, auditable approach to disposition of collateral that protects priority and supports lawful recovery.

Commercial reasonableness, method, manner, time, place, terms, and market evidence.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
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Failure Patterns

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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 26 — Notice Before Disposition

Recipients, timing, content, consumer and nonconsumer distinctions, and waiver limits.

CHAPTER OBJECTIVE
Build a practical, auditable approach to notice before disposition that protects priority and supports lawful recovery.

Recipients, timing, content, consumer and nonconsumer distinctions, and waiver limits.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 27 — Application of Proceeds

Expenses, secured obligation, subordinate claims, surplus, and deficiency.

CHAPTER OBJECTIVE
Build a practical, auditable approach to application of proceeds that protects priority and supports lawful recovery.

Expenses, secured obligation, subordinate claims, surplus, and deficiency.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 28 — Acceptance of Collateral

Strict foreclosure, consent, objections, partial satisfaction, and recordkeeping.

CHAPTER OBJECTIVE

Build a practical, auditable approach to acceptance of collateral that protects priority and supports lawful recovery.

Strict foreclosure, consent, objections, partial satisfaction, and recordkeeping.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

Control Checklist

Control	Evidence	Status
Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

> **ESCALATION TRIGGER**
> Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART V — STATUTORY AND PROPERTY-BASED LIENS

Chapter 29 — Mechanic's and Construction Liens

Preliminary notices, last-work dates, filing, service, foreclosure, and property descriptions.

CHAPTER OBJECTIVE
Build a practical, auditable approach to mechanic's and construction liens that protects priority and supports lawful recovery.

Preliminary notices, last-work dates, filing, service, foreclosure, and property descriptions.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
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- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

Control Checklist

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Control	Evidence	Status

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER
Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 30 — Payment-Bond Claims

Public work, private bonds, notice chains, claimant tiers, and suit limitations.

CHAPTER OBJECTIVE
Build a practical, auditable approach to payment-bond claims that protects priority and supports lawful recovery.

Public work, private bonds, notice chains, claimant tiers, and suit limitations.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 31 — Agricultural Liens

Farm products, inputs, livestock, proceeds, federal overlays, and state variation.

CHAPTER OBJECTIVE
Build a practical, auditable approach to agricultural liens that protects priority and supports lawful recovery.

Farm products, inputs, livestock, proceeds, federal overlays, and state variation.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
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- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 32 — Warehouse and Carrier Liens

Possession, charges, notice, sale rights, and document-of-title issues.

CHAPTER OBJECTIVE
Build a practical, auditable approach to warehouse and carrier liens that protects priority and supports lawful recovery.

Possession, charges, notice, sale rights, and document-of-title issues.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
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Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 33 — Repairer and Artisan Liens

Possessory leverage, authorization, storage, release, and sale procedures.

CHAPTER OBJECTIVE
Build a practical, auditable approach to repairer and artisan liens that protects priority and supports lawful recovery.

Possessory leverage, authorization, storage, release, and sale procedures.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
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- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

Control Checklist

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Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 34 — Landlord and Commercial Lease Liens

Contractual liens, statutory claims, distress remedies, and UCC interaction.

CHAPTER OBJECTIVE
Build a practical, auditable approach to landlord and commercial lease liens that protects priority and supports lawful recovery.

Contractual liens, statutory claims, distress remedies, and UCC interaction.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
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- What deadline, change event, or bankruptcy filing could alter the position?
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Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

> **ESCALATION TRIGGER**
> Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 35 — Judgment Liens

Abstracts, docketing, real-property reach, duration, renewal, exemptions, and priority.

CHAPTER OBJECTIVE
Build a practical, auditable approach to judgment liens that protects priority and supports lawful recovery.

Abstracts, docketing, real-property reach, duration, renewal, exemptions, and priority.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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- What facts must be true for the claimed lien or security interest to exist?
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Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER
Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 36 — Tax and Government Liens

Federal, state, and local claims; notice systems; redemption and discharge issues.

CHAPTER OBJECTIVE
Build a practical, auditable approach to tax and government liens that protects priority and supports lawful recovery.

Federal, state, and local claims; notice systems; redemption and discharge issues.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
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- What is the expected net recovery after senior claims and enforcement costs?

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Control	Evidence	Status
Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART VI — BANKRUPTCY AND DISTRESS

Chapter 37 — Automatic Stay

What stops at filing, what may continue, and the cost of unauthorized enforcement.

CHAPTER OBJECTIVE
Build a practical, auditable approach to automatic stay that protects priority and supports lawful recovery.

What stops at filing, what may continue, and the cost of unauthorized enforcement.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Control	Evidence	Status

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER
Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 38 — Adequate Protection and Stay Relief

Equity cushions, payments, replacement liens, valuation, and motion practice.

CHAPTER OBJECTIVE
Build a practical, auditable approach to adequate protection and stay relief that protects priority and supports lawful recovery.

Equity cushions, payments, replacement liens, valuation, and motion practice.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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- Which document, filing, possession, control agreement, notice, or court record proves each fact?
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Debtor	Exact legal name, status, location, aliases	Confirm
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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 39 — Proofs of Claim

Secured status, documentation, valuation, amendments, and bar dates.

CHAPTER OBJECTIVE
Build a practical, auditable approach to proofs of claim that protects priority and supports lawful recovery.

Secured status, documentation, valuation, amendments, and bar dates.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Debtor	Exact legal name, status, location, aliases	Confirm
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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 40 — Avoidance Risk

Preferences, fraudulent transfers, late perfection, insider issues, and trustee powers.

CHAPTER OBJECTIVE
Build a practical, auditable approach to avoidance risk that protects priority and supports lawful recovery.

Preferences, fraudulent transfers, late perfection, insider issues, and trustee powers.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

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- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 41 — Cash Collateral and DIP Financing

Consent, budgets, replacement liens, priming, and creditor protections.

CHAPTER OBJECTIVE

Build a practical, auditable approach to cash collateral and dip financing that protects priority and supports lawful recovery.

Consent, budgets, replacement liens, priming, and creditor protections.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 42 — Plans, Sales, and Credit Bidding

Section 363 sales, lien stripping, treatment, voting, and exit analysis.

CHAPTER OBJECTIVE
Build a practical, auditable approach to plans, sales, and credit bidding that protects priority and supports lawful recovery.

Section 363 sales, lien stripping, treatment, voting, and exit analysis.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

Operating Questions

- What facts must be true for the claimed lien or security interest to exist?
- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

Control Checklist

Control	Evidence	Status
Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART VII — OPERATIONS, AUDITS, AND TEMPLATES

Chapter 43 — The Lien Intake Protocol

A repeatable process from credit approval through documentation and filing.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the lien intake protocol that protects priority and supports lawful recovery.

A repeatable process from credit approval through documentation and filing.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 44 — The Perfection Audit

A document-by-document test for enforceability, filing, control, and continuity.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the perfection audit that protects priority and supports lawful recovery.

A document-by-document test for enforceability, filing, control, and continuity.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

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ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 45 — The Priority Search

Search logic, name variants, jurisdictions, tax liens, judgments, and title records.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the priority search that protects priority and supports lawful recovery.

Search logic, name variants, jurisdictions, tax liens, judgments, and title records.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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- What facts must be true for the claimed lien or security interest to exist?
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- What deadline, change event, or bankruptcy filing could alter the position?
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Debtor	Exact legal name, status, location, aliases	Confirm
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Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 46 — The Default Decision Tree

Negotiation, forbearance, protective filings, possession, litigation, and liquidation.

CHAPTER OBJECTIVE

Build a practical, auditable approach to the default decision tree that protects priority and supports lawful recovery.

Negotiation, forbearance, protective filings, possession, litigation, and liquidation.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
- What is the expected net recovery after senior claims and enforcement costs?

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

> **ESCALATION TRIGGER**
> Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 47 — The Enforcement Budget

Net recovery modeling, counsel cost, vendor cost, time, volatility, and downside.

CHAPTER OBJECTIVE
Build a practical, auditable approach to the enforcement budget that protects priority and supports lawful recovery.

Net recovery modeling, counsel cost, vendor cost, time, volatility, and downside.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

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- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 48 — Vendor and Counsel Management

Instructions, authority limits, reporting, evidence preservation, and fee control.

CHAPTER OBJECTIVE
Build a practical, auditable approach to vendor and counsel management that protects priority and supports lawful recovery.

Instructions, authority limits, reporting, evidence preservation, and fee control.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

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- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 49 — Portfolio Monitoring

Continuation calendars, debtor changes, covenant alerts, aging, and collateral reporting.

CHAPTER OBJECTIVE
Build a practical, auditable approach to portfolio monitoring that protects priority and supports lawful recovery.

Continuation calendars, debtor changes, covenant alerts, aging, and collateral reporting.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
- Treating an attached security interest as though it were perfected.
- Failing to search for tax, statutory, title, or possessory claims.
- Enforcing before confirming default, notice, authority, and bankruptcy status.
- Assuming gross collateral value equals collectible net recovery.

ESCALATION TRIGGER

Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

Chapter 50 — Executive Reporting

How to communicate collateral coverage, priority, enforcement posture, and expected recovery.

CHAPTER OBJECTIVE
Build a practical, auditable approach to executive reporting that protects priority and supports lawful recovery.

How to communicate collateral coverage, priority, enforcement posture, and expected recovery.

The operational objective is to convert the governing rule into a repeatable sequence of evidence, decisions, deadlines, and approvals. The file should show not only what the creditor believes, but why the position is enforceable against the debtor and effective against third parties.

A strong practice separates legal conclusions from factual assumptions. Debtor identity, collateral location, ownership, title, possession, control, competing claims, and default status should each be supported by current records. Where the law varies by state or collateral type, the file should identify the unresolved issue and the person responsible for obtaining the answer.

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- Which document, filing, possession, control agreement, notice, or court record proves each fact?
- Which competing claimant could defeat, prime, subordinate, or delay enforcement?
- What deadline, change event, or bankruptcy filing could alter the position?
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Control Checklist

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Authority	Executed agreement, assignment, board or credit approval	Confirm
Debtor	Exact legal name, status, location, aliases	Confirm
Collateral	Classification, description, ownership, location	Confirm
Perfection	Filing, possession, control, title notation, or statute	Confirm
Priority	Searches, subordination, PMSI, tax and statutory claims	Confirm
Maintenance	Continuation, amendment, notice, monitoring calendar	Calendar

Control	Evidence	Status
Enforcement	Default, notice, stay check, valuation, budget	Approve

Failure Patterns

- Relying on a trade name instead of the legally sufficient debtor name.
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- Enforcing before confirming default, notice, authority, and bankruptcy status.
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> **ESCALATION TRIGGER**
> Escalate immediately when ownership is disputed, the debtor has changed jurisdiction or legal form, collateral is commingled or transferred, a tax or statutory lien appears, repossession may provoke confrontation, or insolvency proceedings are threatened or filed.

PART VIII — 50-STATE RESEARCH PROFILES

How to Use the State Profiles

These profiles are issue-spotting checklists. They do not state every deadline or local rule and should not be used as filing instructions. Each state has enacted its own Article 9 text and maintains separate construction-lien, bond-claim, judgment-lien, tax-lien, title, and court procedures. Confirm the current official statute and filing-office guidance before action.

Research Layer	Primary Source to Verify
UCC personal-property filing	Enacted state Article 9 and official Secretary of State filing office.
Fixtures / real estate	County recorder, registry, land records, or equivalent office and real-property statute.
Mechanic’s lien	State construction-lien statute, preliminary notice rules, filing, service, and foreclosure deadline.
Bond claim	Applicable payment-bond statute and bond terms.
Judgment lien	Court docketing or abstract statute, duration, renewal, exemptions, and county recording.
Tax / government claim	Federal, state, local, and agency-specific lien law.
Bankruptcy	Title 11, Federal Rules of Bankruptcy Procedure, and local rules/orders.

STATE RESEARCH PROFILE

Alabama

USE LIMITATION
This Alabama profile is a research map, not a statement of filing deadlines. Verify the current official Alabama statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

1. Confirm the debtor's Article 9 location and whether Alabama is the correct filing jurisdiction.
2. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
3. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
4. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
5. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Alabama
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Alaska

USE LIMITATION
This Alaska profile is a research map, not a statement of filing deadlines. Verify the current official Alaska statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

6. Confirm the debtor's Article 9 location and whether Alaska is the correct filing jurisdiction.
7. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
8. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
9. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
10. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Alaska
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
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Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Arizona

USE LIMITATION
This Arizona profile is a research map, not a statement of filing deadlines. Verify the current official Arizona statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

11. Confirm the debtor's Article 9 location and whether Arizona is the correct filing jurisdiction.
12. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
13. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
14. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
15. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Arizona
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Arkansas

USE LIMITATION
This Arkansas profile is a research map, not a statement of filing deadlines. Verify the current official Arkansas statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

16. Confirm the debtor's Article 9 location and whether Arkansas is the correct filing jurisdiction.
17. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
18. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
19. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
20. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Arkansas
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
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Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

California

USE LIMITATION
This California profile is a research map, not a statement of filing deadlines. Verify the current official California statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

21. Confirm the debtor's Article 9 location and whether California is the correct filing jurisdiction.
22. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
23. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
24. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
25. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in California
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Colorado

USE LIMITATION
This Colorado profile is a research map, not a statement of filing deadlines. Verify the current official Colorado statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

26. Confirm the debtor's Article 9 location and whether Colorado is the correct filing jurisdiction.
27. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
28. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
29. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
30. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Colorado
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Connecticut

USE LIMITATION

This Connecticut profile is a research map, not a statement of filing deadlines. Verify the current official Connecticut statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

31. Confirm the debtor's Article 9 location and whether Connecticut is the correct filing jurisdiction.
32. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
33. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
34. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
35. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Connecticut
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Delaware

USE LIMITATION
This Delaware profile is a research map, not a statement of filing deadlines. Verify the current official Delaware statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

36. Confirm the debtor's Article 9 location and whether Delaware is the correct filing jurisdiction.
37. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
38. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
39. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
40. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Delaware
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Florida

USE LIMITATION
This Florida profile is a research map, not a statement of filing deadlines. Verify the current official Florida statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

41. Confirm the debtor's Article 9 location and whether Florida is the correct filing jurisdiction.
42. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
43. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
44. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
45. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Florida
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Georgia

USE LIMITATION
This Georgia profile is a research map, not a statement of filing deadlines. Verify the current official Georgia statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

46. Confirm the debtor's Article 9 location and whether Georgia is the correct filing jurisdiction.
47. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
48. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
49. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
50. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Georgia
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Hawaii

USE LIMITATION
This Hawaii profile is a research map, not a statement of filing deadlines. Verify the current official Hawaii statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

51. Confirm the debtor's Article 9 location and whether Hawaii is the correct filing jurisdiction.
52. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
53. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
54. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
55. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Hawaii
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Idaho

USE LIMITATION

This Idaho profile is a research map, not a statement of filing deadlines. Verify the current official Idaho statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

56. Confirm the debtor's Article 9 location and whether Idaho is the correct filing jurisdiction.
57. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
58. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
59. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
60. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Idaho
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Illinois

USE LIMITATION
This Illinois profile is a research map, not a statement of filing deadlines. Verify the current official Illinois statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

61. Confirm the debtor's Article 9 location and whether Illinois is the correct filing jurisdiction.
62. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
63. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
64. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
65. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Illinois
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Indiana

USE LIMITATION
This Indiana profile is a research map, not a statement of filing deadlines. Verify the current official Indiana statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

66. Confirm the debtor's Article 9 location and whether Indiana is the correct filing jurisdiction.
67. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
68. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
69. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
70. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Indiana
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Iowa

USE LIMITATION
This Iowa profile is a research map, not a statement of filing deadlines. Verify the current official Iowa statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

71. Confirm the debtor's Article 9 location and whether Iowa is the correct filing jurisdiction.
72. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
73. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
74. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
75. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Iowa
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Kansas

USE LIMITATION

This Kansas profile is a research map, not a statement of filing deadlines. Verify the current official Kansas statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

76. Confirm the debtor's Article 9 location and whether Kansas is the correct filing jurisdiction.
77. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
78. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
79. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
80. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Kansas
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Kentucky

USE LIMITATION
This Kentucky profile is a research map, not a statement of filing deadlines. Verify the current official Kentucky statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

81. Confirm the debtor's Article 9 location and whether Kentucky is the correct filing jurisdiction.
82. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
83. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
84. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
85. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Kentucky
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Louisiana

USE LIMITATION
This Louisiana profile is a research map, not a statement of filing deadlines. Verify the current official Louisiana statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

86. Confirm the debtor's Article 9 location and whether Louisiana is the correct filing jurisdiction.
87. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
88. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
89. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
90. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Louisiana
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Maine

USE LIMITATION

This Maine profile is a research map, not a statement of filing deadlines. Verify the current official Maine statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

91. Confirm the debtor’s Article 9 location and whether Maine is the correct filing jurisdiction.
92. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
93. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
94. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
95. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Maine
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Maryland

USE LIMITATION
This Maryland profile is a research map, not a statement of filing deadlines. Verify the current official Maryland statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

96. Confirm the debtor's Article 9 location and whether Maryland is the correct filing jurisdiction.
97. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
98. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
99. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
100. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Maryland
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Massachusetts

USE LIMITATION
This Massachusetts profile is a research map, not a statement of filing deadlines. Verify the current official Massachusetts statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

101. Confirm the debtor's Article 9 location and whether Massachusetts is the correct filing jurisdiction.
102. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
103. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
104. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
105. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Massachusetts
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Michigan

USE LIMITATION

This Michigan profile is a research map, not a statement of filing deadlines. Verify the current official Michigan statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

106. Confirm the debtor's Article 9 location and whether Michigan is the correct filing jurisdiction.
107. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
108. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
109. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
110. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Michigan
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Minnesota

USE LIMITATION
This Minnesota profile is a research map, not a statement of filing deadlines. Verify the current official Minnesota statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

111. Confirm the debtor's Article 9 location and whether Minnesota is the correct filing jurisdiction.
112. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
113. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
114. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
115. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Minnesota
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Mississippi

USE LIMITATION
This Mississippi profile is a research map, not a statement of filing deadlines. Verify the current official Mississippi statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

116. Confirm the debtor's Article 9 location and whether Mississippi is the correct filing jurisdiction.
117. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
118. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
119. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
120. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Mississippi
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Missouri

USE LIMITATION
This Missouri profile is a research map, not a statement of filing deadlines. Verify the current official Missouri statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

121. Confirm the debtor's Article 9 location and whether Missouri is the correct filing jurisdiction.
122. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
123. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
124. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
125. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Missouri
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
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State File Checklist

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Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Montana

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Article 9 Filing Review

126. Confirm the debtor's Article 9 location and whether Montana is the correct filing jurisdiction.
127. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
128. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
129. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
130. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Montana
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

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State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Nebraska

USE LIMITATION
This Nebraska profile is a research map, not a statement of filing deadlines. Verify the current official Nebraska statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

131. Confirm the debtor's Article 9 location and whether Nebraska is the correct filing jurisdiction.
132. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
133. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
134. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
135. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Nebraska
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Nevada

USE LIMITATION
This Nevada profile is a research map, not a statement of filing deadlines. Verify the current official Nevada statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

136. Confirm the debtor's Article 9 location and whether Nevada is the correct filing jurisdiction.
137. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
138. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
139. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
140. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Nevada
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

New Hampshire

USE LIMITATION
This New Hampshire profile is a research map, not a statement of filing deadlines. Verify the current official New Hampshire statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

141. Confirm the debtor's Article 9 location and whether New Hampshire is the correct filing jurisdiction.
142. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
143. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
144. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
145. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in New Hampshire
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

New Jersey

USE LIMITATION

This New Jersey profile is a research map, not a statement of filing deadlines. Verify the current official New Jersey statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

146. Confirm the debtor's Article 9 location and whether New Jersey is the correct filing jurisdiction.
147. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
148. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
149. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
150. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in New Jersey
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

New Mexico

USE LIMITATION
This New Mexico profile is a research map, not a statement of filing deadlines. Verify the current official New Mexico statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

151. Confirm the debtor's Article 9 location and whether New Mexico is the correct filing jurisdiction.
152. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
153. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
154. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
155. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in New Mexico
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

New York

USE LIMITATION
This New York profile is a research map, not a statement of filing deadlines. Verify the current official New York statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

156. Confirm the debtor’s Article 9 location and whether New York is the correct filing jurisdiction.
157. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
158. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
159. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
160. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in New York
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

North Carolina

USE LIMITATION
This North Carolina profile is a research map, not a statement of filing deadlines. Verify the current official North Carolina statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

161. Confirm the debtor's Article 9 location and whether North Carolina is the correct filing jurisdiction.
162. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
163. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
164. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
165. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in North Carolina
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

North Dakota

USE LIMITATION
This North Dakota profile is a research map, not a statement of filing deadlines. Verify the current official North Dakota statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

166. Confirm the debtor's Article 9 location and whether North Dakota is the correct filing jurisdiction.
167. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
168. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
169. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
170. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in North Dakota
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Ohio

USE LIMITATION

This Ohio profile is a research map, not a statement of filing deadlines. Verify the current official Ohio statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

171. Confirm the debtor's Article 9 location and whether Ohio is the correct filing jurisdiction.
172. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
173. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
174. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
175. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Ohio
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Oklahoma

USE LIMITATION
This Oklahoma profile is a research map, not a statement of filing deadlines. Verify the current official Oklahoma statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

176. Confirm the debtor's Article 9 location and whether Oklahoma is the correct filing jurisdiction.
177. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
178. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
179. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
180. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Oklahoma
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Oregon

USE LIMITATION
This Oregon profile is a research map, not a statement of filing deadlines. Verify the current official Oregon statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

181. Confirm the debtor's Article 9 location and whether Oregon is the correct filing jurisdiction.
182. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
183. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
184. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
185. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Oregon
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Pennsylvania

USE LIMITATION

This Pennsylvania profile is a research map, not a statement of filing deadlines. Verify the current official Pennsylvania statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

186. Confirm the debtor's Article 9 location and whether Pennsylvania is the correct filing jurisdiction.
187. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
188. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
189. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
190. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Pennsylvania
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Rhode Island

USE LIMITATION

This Rhode Island profile is a research map, not a statement of filing deadlines. Verify the current official Rhode Island statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

191. Confirm the debtor's Article 9 location and whether Rhode Island is the correct filing jurisdiction.
192. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
193. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
194. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
195. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Rhode Island
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

South Carolina

USE LIMITATION

This South Carolina profile is a research map, not a statement of filing deadlines. Verify the current official South Carolina statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

196. Confirm the debtor's Article 9 location and whether South Carolina is the correct filing jurisdiction.
197. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
198. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
199. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
200. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in South Carolina
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

South Dakota

USE LIMITATION
This South Dakota profile is a research map, not a statement of filing deadlines. Verify the current official South Dakota statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

201. Confirm the debtor’s Article 9 location and whether South Dakota is the correct filing jurisdiction.
202. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
203. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
204. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
205. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in South Dakota
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Tennessee

USE LIMITATION
This Tennessee profile is a research map, not a statement of filing deadlines. Verify the current official Tennessee statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

206. Confirm the debtor's Article 9 location and whether Tennessee is the correct filing jurisdiction.
207. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
208. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
209. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
210. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Tennessee
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.

- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Texas

USE LIMITATION

This Texas profile is a research map, not a statement of filing deadlines. Verify the current official Texas statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

211. Confirm the debtor's Article 9 location and whether Texas is the correct filing jurisdiction.
212. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
213. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
214. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
215. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Texas
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Utah

USE LIMITATION
This Utah profile is a research map, not a statement of filing deadlines. Verify the current official Utah statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

216. Confirm the debtor's Article 9 location and whether Utah is the correct filing jurisdiction.
217. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
218. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
219. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
220. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Utah
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Vermont

USE LIMITATION
This Vermont profile is a research map, not a statement of filing deadlines. Verify the current official Vermont statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

221. Confirm the debtor's Article 9 location and whether Vermont is the correct filing jurisdiction.
222. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
223. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
224. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
225. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Vermont
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Virginia

USE LIMITATION
This Virginia profile is a research map, not a statement of filing deadlines. Verify the current official Virginia statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

226. Confirm the debtor's Article 9 location and whether Virginia is the correct filing jurisdiction.
227. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
228. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
229. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
230. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Virginia
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
Bond alternative	Does a payment bond replace or supplement property-lien rights?
Release / discharge	What statutory release, bond-off, satisfaction, or penalty provisions apply?

Enforcement and Priority Review

- Search UCC, judgment, tax, title, fixture, and local real-property records as appropriate.
- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.

- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
- Run a same-day bankruptcy and insolvency check before any enforcement step.
- Obtain local counsel review when priority, self-help, foreclosure, exemption, or deficiency rights are material.

State File Checklist

Document / Evidence	Received	Verified	Calendar
Exact debtor identity and status			
Security agreement / contract			
Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Washington

USE LIMITATION
This Washington profile is a research map, not a statement of filing deadlines. Verify the current official Washington statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

231. Confirm the debtor's Article 9 location and whether Washington is the correct filing jurisdiction.
232. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
233. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
234. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
235. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Washington
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
Property description	What level of legal description or owner identification is required?
Service / recording	Where must the claim be recorded and who must receive a copy?
Foreclosure	What suit deadline preserves the lien after recording?
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- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
- Confirm default, cure, acceleration, notice, repossession, sale, foreclosure, redemption, and deficiency rules.
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Financing statement or other perfection evidence			
Search results and title records			
Notices and proof of service			
Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

West Virginia

USE LIMITATION
This West Virginia profile is a research map, not a statement of filing deadlines. Verify the current official West Virginia statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

236. Confirm the debtor's Article 9 location and whether West Virginia is the correct filing jurisdiction.
237. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
238. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
239. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
240. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in West Virginia
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
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Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Wisconsin

USE LIMITATION
This Wisconsin profile is a research map, not a statement of filing deadlines. Verify the current official Wisconsin statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

241. Confirm the debtor's Article 9 location and whether Wisconsin is the correct filing jurisdiction.
242. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
243. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
244. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
245. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Wisconsin
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
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Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

STATE RESEARCH PROFILE

Wyoming

USE LIMITATION
This Wyoming profile is a research map, not a statement of filing deadlines. Verify the current official Wyoming statutes, administrative rules, forms, and local recording requirements before filing, serving, repossessing, foreclosing, or releasing collateral.

Article 9 Filing Review

246. Confirm the debtor's Article 9 location and whether Wyoming is the correct filing jurisdiction.
247. Search the exact legal name and reasonable variants; obtain certified organizational records when identity is material.
248. Confirm whether central filing, local real-estate filing, title notation, possession, or control is required for the collateral.
249. Check continuation windows, amendments, assignments, debtor changes, relocation, mergers, and conversion events.
250. Review enacted state variations from the uniform text and current filing-office rules.

Statutory-Lien Review

Issue	Questions to Confirm in Wyoming
Claimant eligibility	Who may claim and under what contract tier or furnishing relationship?
Preliminary notice	Is a notice required before or shortly after first furnishing? To whom and how?
Lien deadline	What event starts the period: last work, completion, cessation, recording, or another event?
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Enforcement and Priority Review

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- Identify possessory lienholders, buyers, lessees, consignors, warehouse operators, repairers, landlords, and governmental claimants.
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State File Checklist

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Collateral valuation and senior-claim estimate			
Default and cure record			
Bankruptcy / litigation check			
Counsel instructions and approval			

APPENDICES

Appendix A — Master Lien Intake Checklist

251. Identify creditor, debtor, guarantors, obligors, owners, and affiliates.
252. Obtain exact legal names, organizational identifiers, jurisdictions, addresses, and historical names.
253. Map every obligation and document creating or supporting it.
254. Classify collateral and confirm debtor rights or power to transfer rights.
255. Determine attachment requirements and evidence.
256. Determine perfection method for each collateral class.
257. Search all relevant filing, title, tax, judgment, and local records.
258. Analyze priority, subordination, PMSI, buyer, statutory, and bankruptcy risks.
259. Calendar continuation, notice, cure, disposition, foreclosure, and limitation dates.
260. Establish monitoring responsibilities and escalation triggers.

Appendix B — Pre-Enforcement Audit

Question	Yes/No	Evidence / Owner
Is the claimant the current holder with documented authority and standing?		
Is the amount due supported by a reconciled ledger and governing agreement?		
Has default occurred under the contract and applicable law?		
Were all required notices and cure periods satisfied?		
Did the security interest attach to the relevant collateral?		
Is perfection current and continuous?		
Have debtor-name, location, merger, and organizational changes been checked?		
Have current searches and title records been obtained?		
Has priority been analyzed against every material competing claim?		
Has collateral been located, valued, insured, and preserved?		
Has a bankruptcy and insolvency check been completed immediately before action?		
Is the proposed remedy authorized, commercially rational, and budgeted?		
Are disposition notices, sale procedures, and proceeds application controls ready?		
Has qualified counsel approved contested or high-risk action?		

Appendix C — Model Calendar Fields

Field	Purpose
Debtor legal name / ID	Controls searches and filing sufficiency.
Jurisdiction of organization / location	Determines governing law and filing office.
UCC filing number and date	Establishes filing record and baseline.
Continuation window opens / closes	Prevents lapse.
Name or status change date	Triggers amendment and grace-period analysis.
Collateral location / title status	Supports monitoring and enforcement.
Preliminary notice deadline	Preserves statutory-lien eligibility where applicable.
Lien claim deadline	Preserves recording rights.
Service deadline	Preserves effectiveness.
Foreclosure / enforcement deadline	Prevents expiration.
Default / cure / acceleration dates	Controls remedies.
Bankruptcy check date and result	Prevents stay violations.
Disposition notice and sale date	Supports Article 9 compliance.
Release / termination date	Closes the record accurately.

Appendix D — Glossary

Term	Operational Meaning
Attachment	The point at which a security interest becomes enforceable against the debtor with respect to collateral.
Perfection	The legal step that generally makes a security interest effective against specified third parties.
Priority	The ranking of competing rights in the same collateral or proceeds.
Financing statement	A public notice filing that indicates collateral and identifies debtor and secured party.
Control	A legally defined relationship used to perfect certain collateral, including deposit accounts and investment property.
Possession	Physical custody that may perfect specified collateral.
PMSI	Purchase-money security interest; a special interest that may receive superpriority if statutory conditions are met.
Fixture filing	A real-estate-record filing covering goods that are or become fixtures.
Lien creditor	A creditor that has acquired a lien by attachment, levy, or similar judicial process, and certain insolvency representatives.
Commercial reasonableness	The standard governing aspects of collateral disposition and related secured-party conduct.
Strict foreclosure	Acceptance of collateral in full or partial satisfaction of the secured obligation, subject to statutory conditions.
Automatic stay	The bankruptcy injunction that generally stops collection and lien-enforcement activity upon filing.

Appendix E — Principal Authorities and Research Sources

Authority	Use
Uniform Commercial Code Article 9	Official enacted state statutes should control; model structure and section numbering provide the national framework.
UCC § 9-203	Attachment and enforceability: value, debtor rights, and authenticated agreement or qualifying possession/control.
UCC Part 3	Perfection and priority rules, including filing, possession, control, and competing interests.
UCC Part 5	Filing-office rules and financing-statement administration.
UCC Part 6	Rights after default, repossession, disposition, notices, proceeds, acceptance, redemption, and remedies.
11 U.S.C. § 362	Automatic stay.
11 U.S.C. §§ 361–364	Adequate protection, use of property, cash collateral, and postpetition financing.
11 U.S.C. §§ 544–553	Avoidance powers, preferences, fraudulent transfers, and setoff.
11 U.S.C. § 506	Determination and treatment of secured claims.
11 U.S.C. § 363	Use, sale, or lease of estate property and credit bidding issues.
26 U.S.C. §§ 6321–6323	Federal tax lien creation, notice, and priority framework.
State construction-lien and bond statutes	Claimant eligibility, notice, filing, service, enforcement, and release rules vary materially.
Official Secretary of State filing guidance	Current forms, fees, filing methods, search systems, and administrative rules.
County or local land-record offices	Fixture filings, real-property liens, abstracts, releases, and local recording requirements.

RESEARCH STANDARD

Use primary sources first: enacted statutes, official court rules, official filing-office guidance, recorded instruments, and current docket information. Secondary sources can identify issues but should not replace controlling authority.

About Black Ledger

Black Ledger publishes operational intelligence for commercial credit, collections, lien strategy, judgment enforcement, and recovery leadership. Its field manuals are designed to help professionals identify issues, improve controls, and ask better questions before rights are lost.

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