

Protect your right to collateral covered by articles 8 & 9 of the UCC

Fidelity National Title Group's UCCPlus Division is the nation's leading provider of personal property title insurance, specializing in major-market transactions across the United States. The highly experienced underwriters at UCCPlus are experts at insuring non-real estate transactions involving mezzanine financing, equity pledges, project finance/energy loans, revolving/term/working capital loans, all asset loans, construction loans, and mixed collateral transactions.

The UCCPlus Insurance Policy eliminates the insured's risk relating to the validity, enforceability, attachment, perfection and priority of its security interest on any personal property within the scope of Articles 8 and 9 of the Uniform Commercial Code (UCC). Without proper attachment, perfection and priority, a lender has no ability to foreclose on its collateral to satisfy its indebtedness in the event of a borrower default.

Covering all personal property collateral under Articles 8 and 9 of the UCC, a UCCPlus Policy insures against fraud, forgery, documentation defects, filing errors, and financing statement inaccuracies. The policy covers the "gap" period between the last search date and the date of perfection. The policy also includes the cost of defense in the event of a challenge to the security interest in the collateral being insured.

A UCCPlus Policy also includes a comprehensive review of the insured lender's loan documents, searches and filings, as well as the borrower's organizational documents. Only UCCPlus:

- specifically and clearly describes the personal property collateral being covered by the UCCPlus Policy
- waives the right of subrogation with respect to the insured's counsel within the policy
- covers pledges of equity where perfection is being accomplished by filing a financing statement rather than an opt-in to Article 8

In select states, coverage for the purchase of an interest in a limited liability company, limited partnership or corporation is available.

Just as the lending community relies on real estate title insurance, you can rely on UCCPlus Insurance to reduce the risk in your loan policies secured by personal property.

For more information about UCCPlus, visit:

www.UCCPlus.com

