

How to Perfect a Security Interest

Filing



Perfection by filing takes place when the secured party files a financing statement with the secretary of state **where the debtor is located**.

The financing statement should include:

1. The *debtor's name*;
2. A *description of the collateral*; and
3. The *secured party's name*.

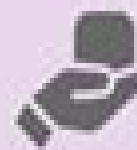
Automatic



There is **automatic perfection** for purchase money security interests in consumer goods.

(Note: temporary automatic perfection is available in some instances as well.)

Possession



Perfection can take place by possession for **tangible negotiable documents, goods, instruments, money, or tangible chattel**.

The secured party is only perfected so long as the item is possessed (unless the 20-day rule applies, discussed below).

Control



Security interests in **investment property, deposit accounts, and electronic chattel paper** may be perfected by control.

Deposit accounts must be perfected by control.

Secured Transactions

Padhraic Smyth



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