

Contents

CHAPTER 1	TRANSITION AND APPLICABLE LAW	1-1
1.1	Transition Rules	1-1
1.1.1	General Rule: New 9 Applies to Pre- and Post-July 1, 2001, Transactions	1-1
1.1.2	Exceptions to the General Rule	1-2
1.1.2.1	Law Suits	1-2
1.1.2.2	Five-Year Safe Harbor for Financing Statements	1-3
1.1.2.3	One Year for (Almost) Everything Else	1-5
1.1.2.4	Maryland Mortgage Assignments	1-7
1.2	How to Continue Financing Statements Filed Properly under Old 9, but in the Wrong Place or Filing Office under New 9	1-8.2
1.3	How to Continue Financing Statements Filed in the Right New 9 State and Filing Office	1-9
1.3.1	How to Continue Financing Statements Filed <i>Both</i> in the Right New 9 State and Filing Office and the Wrong New 9 State and Filing Office	1-10
1.4	Amendments to and Terminations of Financing Statements Filed before July 1, 2001	1-10
1.5	Transition Priorities	1-11
1.6	What Law Governs?	1-12
1.6.1	Governing Law for Perfection and Priority	1-12
1.6.2	Governing Law for Other Issues	1-14
1.7	Transactions with Native American Tribes	1-15
CHAPTER 2	OVERVIEW AND DEFINITIONS	2-1
2.1	Security Interest	2-1
2.1.1	Purchase-Money Security Interests	2-1
2.1.1.1	Application of Payments	2-2
2.1.1.2	Treatment of Certain Purchase Money Security Interests in Vehicle Collateral in Chapter 13 Bankruptcy Case	2-3
2.1.2	Agricultural Liens	2-4.1
2.1.3	Consignments	2-4.1
2.2	Parties	2-4.2
2.3	Exclusions from New 9	2-5
2.4	New 9 Collateral Categories	2-7
2.4.1	Intangible and “Semi-Tangible” Property	2-8

CONTENTS

2.4.2 Tangible Personal Property—Goods 2-11
2.4.3 Investment Property-Related Definitions 2-12.1
2.4.4 Supporting Obligation 2-13
2.4.5 Proceeds 2-13
2.5 Medium Neutral Terms 2-14
2.6 Good Faith 2-14
2.7 Special Consumer and Maryland Rules 2-14.1

**CHAPTER 3 CREATING A SECURITY INTEREST —
ATTACHMENT MAKING THE SECURED
PARTY’S RIGHTS ENFORCEABLE
AGAINST THE DEBTOR 3-1**

3.1 Elements of Attachment 3-1
3.2 Security Agreement 3-2
3.3 Possession 3-4
3.3.1 Rights in the Collateral 3-4
3.4 Control 3-4
3.5 Attachment to Proceeds and Supporting Obligations 3-4
3.6 Attachment to Securities and Commodity Accounts 3-5
3.7 After-Acquired Property 3-5
3.8 Future Advances and Dragnet Clauses 3-5
3.9 Attachment of Security Interest to Lien Securing
Right to Payment 3-6
3.10 Leases of Goods 3-6

CHAPTER 4 PERFECTION 4-1

4.1 General Rule: All Security Interests Must Be
Perfected by Filing a Financing Statement 4-2
4.2 Exception 1: Filing a Financing Statement
Doesn’t Work at All 4-2
4.3 Exception 2: Filing a Financing Statement Is an
Optional Method of Perfection 4-2
4.4 Exception 3: Automatic Perfection 4-2
4.5 Exception 4: Filing a Financing Statement Is Not
Required for Security Interests in Property Subject to a
Certificate of Title or Other Statute 4-3
4.5.1 Motor Vehicles and Boats 4-4
4.5.2 Ships 4-4
4.5.3 Aircraft 4.4.1
4.5.4 Intellectual Property 4.4.1
4.6 Exception 5: Filing a Financing Statement Is Not
Required for Security Interests Perfected by Possession 4-4.2
4.7 Exception 6: Filing a Financing Statement Is Not
Required for Security Interests Perfected by Control 4-6
4.8 Exception 7: Temporary Perfection 4-6

CHAPTER 5 FINANCING STATEMENT MECHANICS	5-1
5.1 What Kinds of Records Are Filed?	5-1
5.2 Where to File?	5-1
5.3 Contents of a “Sufficient” Financing Statement	5-2
5.3.1 Multiple Secured Parties	5-4
5.4 Debtor’s Name Rules	5-5
5.4.1 Individual Debtors	5-6.1
5.5 How to Describe Collateral	5-6.3
5.6 When Filing Office Can Reject Filings	5-7
5.7 Mistakes	5-8
5.8 Who Can File?	5-9
5.8.1 Initial Financing Statements	5-9
5.8.2 Amendments	5-10
5.9 Duration of Financing Statements	5-11
5.10 Continuation Statements	5-12
5.11 Termination Statements	5-12
5.12 The Filing Office	5-13
5.13 Inaccurate or Wrongfully Filed Records	5-13
5.14 Filing Office Indexing Errors	5-14
5.15 Maintenance and Destruction of Records	5-15
5.16 Information from Filing Office	5-15
5.17 Fee	5-15
5.18 Filing Office Rules	5-15
5.19 Recordation Tax	5-16
5.20 Wrongfully Filed Termination Statements	5-16
5.21 New 9 Searching and Filing Practices	5-17
 CHAPTER 6 PREVAILING AGAINST OTHERS	 6-1
6.1 General Rules of Priority among Creditors	6-1
6.2 Exceptions to the “First to File or Perfect” Rule	6-2
6.2.1 Control Prevails over Filing	6-2
6.2.2 Some Security Interests Perfected by Possession or Control Prevail over Security Interests in Chattel Paper and Instruments Perfected Earlier by Filing	6-2
6.2.3 The Purchase-Money Security Interest Super-priority	6-4
6.2.4 Future Advances	6-5
6.3 Transferees of Collateral	6-6
6.4 Buyers	6-6
6.5 Licensees and Lessees in Ordinary Course of Business	6-7
6.6 Rights under Articles 3, 7 and 8	6-8
6.7 Possessory Statutory Liens	6-8
6.8 Priority of Security Interest in Fixtures	6-8.1
6.8.1 Secured Party versus Secured Party	6-8.1

CONTENTS

6.8.2	Secured Party versus Real Estate Claimant	6-8.2
6.8.2.1	Exception 1: Purchase-Money Priority	6-9
6.8.2.2	Exception 2: First to Record	6-9
6.8.2.3	Exception 3: Removable Goods and Domestic Appliances	6-9
6.8.2.4	Exception 4: Judicial Liens	6-10
6.8.2.5	Exception 5: Manufactured Homes	6-10
6.8.2.6	Subordination of Purchase-Money Security Interest in Fixtures to Construction Mortgage	6-10
6.8.2.7	Priority Based on Consent	6-10
6.8.3	Crops	6-11
6.8.4	As-Extracted Collateral	6-11
6.9	Accessions	6-11
6.10	Commingled Goods	6-11
6.11	Contractual Subordination	6-12
6.12	Federal Tax Lien	6-12
6.12.1	Where to Search	6-13
6.12.2	Rules for Priority of Security Interests Relating to Certain After-Acquired Property and Future Advances	6-13
6.12.2.1	Future Advances	6-13
6.12.2.2	After-Acquired Property	6-15
6.12.3	Purchase Money Collateral	6-16
6.12.4	Inventory	6-16
6.12.5	Proceeds	6-17
6.12.6	Nonjudicial Foreclosure Sales	6-18
6.12.7	Sparring Tool	6-18
CHAPTER 7 PARTICULAR TYPES OF COLLATERAL		7-1
7.1	Investment Property	7-1
7.1.1	Stock Options and Warrants	7-4
7.2	Deposit Accounts	7-5
7.3	Letter-of-Credit Rights	7-8
7.4	Commercial Tort Claims	7-10
7.5	Agricultural Liens	7-10
7.6	Software	7-12
7.7	Motor Vehicles	7-13
7.8	Electronic Chattel Paper	7-16
7.9	Patents	7-16
7.10	Trademarks and Service Marks	7-16.1
7.11	Copyrights	7-17
7.12	Agricultural Collateral	7-17

7.12.1	Types of Agricultural Collateral	7-18
7.12.2	Financial Statement Filing Location	7-19
7.12.3	Priority Issues for Agricultural Collateral	7-19
7.13	Bailed Goods Covered by Documents	7-21
7.14	Documents of Title	7-21
7.15	Electronic Documents of Title.	7-21
7.16	Government Permits and Licenses – Liquor Licenses	7-23
7.17	Limited Liability Company Interests	7-23
CHAPTER 8 PROCEEDS		8-1
8.1	General Rule — Continuation of Security Interest in Original Collateral and Proceeds.	8-1
8.2	Twenty-Day Automatic Perfection for Proceeds.	8-2
8.3	How a Security Interest in Proceeds Remains Perfected for More than 20 Days	8-2
8.4	Priority in Proceeds	8-3
CHAPTER 9 CHANGES AFTER CLOSING		9-1
9.1	Secured Party Changes	9-1
9.2	Debtor’s Location Changes	9-2
9.3	Collateral Location Changes	9-3
9.4	Location of Bank, Issuer, Nominated Person, Securities Intermediary or Commodity Intermediary Changes	9-3
9.5	Financing Statements and Changes.	9-3
	9.5.1 Debtor’s Name Changes	9-4
	9.5.2 New Debtors	9-4
9.6	“Double Debtors”	9-5
9.7	Goods Covered by Certificates of Title.	9-5
CHAPTER 10 THIRD PARTIES — ACCOUNT DEBTORS		10-1
10.1	Account Debtors	10-1
10.2	Terms Restricting Assignment.	10-3
	10.2.1 Accounts, Chattel Paper and Security Assignments of Payment Intangibles and Promissory Notes	10-3
	10.2.2 Health-Care-Insurance Receivables, Certain General Intangibles, Including Contracts, Permits, Licenses and Franchises, and Sales of Payment Intangibles and Promissory Notes	10-4
	10.2.3 Assignment of Letter-of-Credit Rights.	10-6
CHAPTER 11 ENFORCEMENT		11-1
11.1	Options	11-1

CONTENTS

11.2	Waiver and Variance of Debtor’s and Obligor’s Rights and Secured Party’s Duties	11-2
11.3	Unknown Debtor or Secondary Obligor	11-3
11.4	“Commercially Reasonable”	11-3
11.5	Fixtures	11-4
11.6	Collection and Enforcement of Collateral Consisting of Rights to Payment	11-4
11.7	Application of Proceeds of Collection and Enforcement of Collateral Consisting of Rights to Payment	11-6
11.8	Repossession	11-7
11.9	Disposition of Collateral	11-7
11.10	Notices before Disposition	11-8
11.11	Forms of Notice.	11-10
	11.11.1 Non-consumer-Goods Transaction	11-10
	11.11.2 Consumer-Goods Transactions	11-10
11.12	Application of Proceeds	11-11
11.13	Accounting	11-13
11.14	Transferees of Collateral	11-13
11.15	Transfers to Secondary Obligors	11-13
11.16	Transfer Statement	11-14
11.17	Acceptance of Collateral in Full or Partial Satisfaction of Obligation—Strict Foreclosure	11-14.1
11.18	Mandatory Disposition of Consumer Goods	11-16
11.19	Right of Redemption	11-17
CHAPTER 12 SECURED PARTY’S OBLIGATIONS.		12-1
12.1	Care of Collateral	12-1
12.2	Release Account Debtor	12-1
12.3	Duty to Provide Information	12-2
12.4	Obligation to Terminate	12-3
12.5	Penalties for Failure to Comply with These Obligations	12-5
CHAPTER 13 PENALTIES AGAINST SECURED PARTIES		13-1
13.1	Damages	13-1
13.2	Rebuttable Presumption Rule	13-2
13.3	Insider Dispositions	13-2
CHAPTER 13A EVALUATING A WORKOUT SITUATION: ISSUES AND OPTIONS		13A-1
13A.1	Non-litigation vs. Litigation	13A-1
	13A.1.1 Bankruptcy Issues to Consider	13A-1
	13A.1.2 Prepackaged Plans	13A-2
13A.2	Basic Workout Elements	13A-2
13A.3	Audit of Key Loan Documentation Prior to Enforcement or Negotiation	13A-3

13A.4	Bankruptcy as Affirmative Strategy	13A-3
13A.4.1	Pros of Bankruptcy	13A-3
13A.4.2	Cons of Bankruptcy	13A-4
13A.4.3	Debtor in Possession Financing	13A-4
13A.5	Avoiding Liability to Borrower in Workouts	13A-5
13A.5.1	Pre-negotiation Agreement	13A-5
13A.5.2	Breach of Contract	13A-6
13A.5.3	Implied Covenants of Good Faith and Fair Dealing	13A-6
13A.5.4	Equitable Subordination	13A-7
13A.5.4.1	General Heading	13A-7
13A.5.4.2	Claims against Insiders	13A-8
13A.5.4.3	Claims against Non-insiders	13A-8
13A.5.4.4	Non-insiders That Exert Undue Control	13A-8.1
13A.5.4.5	Protection by Adherence to Loan Documents	13A-10
13A.5.5	Breach of Fiduciary Duty	13A-10.1
13A.5.6	Tortious Interference with Contractual Relations and Corporate Governance	13A-10.1
13A.5.7	RICO	13A-11
13A.5.8	Fraud	13A-11
13A.5.9	Negligent Misrepresentation	13A-12
13A.5.10	Securities Fraud	13A-12
13A.5.10.1	Borrower as Plaintiff	13A-12
13A.5.10.2	Broad Definition of Security	13A-12
13A.5.10.3	Elements	13A-13
13A.5.11	Duress	13A-13
13A.5.12	Intentional Infliction of Emotional Distress	13A-14
13A.5.13	Prima Facie Tort	13A-14
13A.5.14	Suggestions to Avoid Liability	13A-14
13A.6	Avoiding Liability to Other Trade Creditors and Lenders	13A-16
13A.6.1	Misrepresentation and Subordination	13A-16
13A.6.2	Marshalling of Collateral or Guarantees	13A-17
13A.6.3	Protective Measures with Respect to Other Lenders	13A-17
13A.6.4	Avoiding Liability to Employees and Labor Unions	13A-18
13A.6.4.1	Never Pay Employees Directly	13A-18
13A.6.4.2	Never Fund Net Payroll	13A-18
13A.6.4.3	Important Facts in Dealing with Unionized Borrower	13A-18
13A.6.4.4	Special Treatment of Collective Bargaining Agreements in Bankruptcy	13A-18

CONTENTS

13A.6.4.5	Special Treatment of Retirees’ Benefits in Bankruptcy	13A-19
13A.6.4.6	Protection	13A-19
13A.6.5	Avoiding Liability to Governmental Agencies.	13A-19
13A.6.5.1	Hot Goods.	13A-19
13A.6.5.2	Dealing with Actions by Environmental Protection Agency	13A-20
13A.6.6	Dealing with Problems in Disclosure of Credit and Deposit Information.	13A-21
13A.6.6.1	General Duties Regarding Disclosure of Information to Third Parties.	13A-21
13A.6.6.2	Offering Information Creates Certain Duties.	13A-21
13A.6.6.3	Conflicting Claims	13A-22
13A.6.6.4	Implement Procedures	13A-22
13A.6.6.5	Risks of Commitment Letters.	13A-22
CHAPTER 14 FORMS		14-1
FORM 14-1	New 9 Collateral List for Security Agreement — 9-108 (Commercial Credit)	14-1
FORM 14-2	New 9 Collateral List — 9-108 (Consumer Credit)	14-2
FORM 14-3	Secured Party’s Release of Control over Deposit Account — 9-208(b)(1).	14-3
FORM 14-4	Secured Party’s Release of Securities Intermediary/Commodity Intermediary — 9-208(b)(4)	14-4
FORM 14-5	Secured Party’s Release of Control over Letter-of-Credit Right — 9-208(b)(5).	14-5
FORM 14-6	Debtor’s Request for an Accounting — 9-210(a)(2)	14-6
FORM 14-7	Debtor’s Request Regarding a List of Collateral — 9-210(a)(3).	14-7
FORM 14-8	Debtor’s Request Regarding a Statement of Account — 9-210(a)(4).	14-8
FORM 14-9	Secured Party’s Accounting — 9-210(b)(1)	14-9
FORM 14-10	Secured Party’s Response to Debtor’s Request Regarding a List of Collateral — 9-210(b)(2)	14-10
FORM 14-11	Secured Party’s Response to Debtor’s Request Regarding a Statement of Account — 9-210(b)(2).	14-11
FORM 14-12	Secured Party’s Response to Debtor’s Request Regarding a List of Collateral When Secured Party Claims an Interest in All of a Particular Type of Collateral Owned by the Debtor — 9-210(c).	14-12
FORM 14-13	Notice of Exclusive Control of Securities Account	14-13

FORM 14-14	Notice of Disposition of Consumer-Goods — 9-614	14-14
FORM 14-15	Notice of Disposition of Non-consumer-Goods — 9-613	14-16
FORM 14-16	Secured Party's Request for Consent of Issuer or Nominated Person to Assignment of Letter-of-Credit Proceeds and Issuer or Nominated Person's Consent — 9-107	14-17
FORM 14-17	Exclusion of Warranties by Secured Party Selling Collateral — 9-610	14-18
FORM 14-18	Notice of Purchase-Money Security Interest in Inventory — 9-324(b)	14-18
FORM 14-19	Notice to Bailee in Possession of Goods Who Has Issued a Non-negotiable Document Covering the Goods — 9-312(d)	14-19
FORM 14-20	Consent of Owner of Real Property to Creation of Security Interest in Fixtures — 9-334(f)	14-20
FORM 14-21	Notice from Consignor to Secured Party — 9-324(b)	14-21
FORM 14-22	Waiver of Disposition Notification — 9-602(7), 9-611, 9-624(a)	14-22
FORM 14-23	Mandatory Disposition of Consumer-Goods — Agreement of Debtor and Secondary Obligor to Longer Period of Time — 9-620(e) and (f)	14-23
FORM 14-23A	Assignment and Security Agreement of Lawsuit Proceeds	14-24
FORM 14-24	Description of Commercial Tort Claim for Purposes of Security Agreement and Financing Statement — 9-108, 9-504, 9-203(b)(3)(A)	14-24.3
FORM 14-25	Grant of Security Interest in Deposit Account to Depository Bank to Include in Deposit Account Signature Card — 9-203(b)(3)(D)	14-24.3
FORM 14-26	Secured Party's Proposal to Accept Collateral in Full Satisfaction of Debt — 9-620	14-25
FORM 14-27	Secured Party's Proposal to Accept Collateral in Partial Satisfaction of Debt — 9-620	14-26
FORM 14-28	Secured Party's Notice That Strict Foreclosure Has Occurred	14-27
FORM 14-29	Secured Party's Notice That Partial Strict Foreclosure Has Occurred	14-28
FORM 14-30	Governing Law Choices	14-28
FORM 14-31	Application of Payments	14-29
FORM 14-32	Bailee Acknowledgment That It Holds Possession of Collateral for Secured Party's Benefit — 9-313(c)	14-29

CONTENTS

FORM 14-33	Notice of Assignment to Include on Chattel Paper or an Instrument — 9-330(a)(2)	14-30
FORM 14-34	Notice to Include on Chattel Paper Financing Statement That Purchase of Chattel Paper from Debtor Would Violate the Rights of the Secured Party — 9-330(b)	14-30
FORM 14-35	Notice to Account Debtor of Assignment of Account — 9-406	14-31
FORM 14-35A	Notice of Assignment — 9-406	14-32
FORM 14-36	Agreement of Account Debtor Not to Assert Claims and Defenses Against Assignee of Account — 9-403(b)	14-32.1
FORM 14-36A	No Offset Agreement — 9-404	14-32.1
FORM 14-37	Secured Party’s Release of Account Debtor — 9-209(b)	14-32.3
FORM 14-38	Proof Offered by Assignee That Account Has Been Assigned — 9-406(c)	14-33
FORM 14-39	Secured Party Affidavit in Recordable Form Regarding Default — 9-607(b)	14-33
FORM 14-40	Instruction by Secured Party to Bank to Pay out Deposit Account Collateral after Default — 9-607(a)(5)	14-35
FORM 14-41	Transfer Statement — 9-619	14-36
FORM 14-42	Notice to Secured Party of a Claim or Interest in the Collateral — 9-611(c)(3)(A)	14-37
FORM 14-43	Demand by Subordinate Secured Party for Proceeds — 9-608(a)(1)(C), 9-615(a)(3)(A)	14-37
FORM 14-44	Demand by Secured Party of Proof of Subordinate Interest — 9-608(a)(2), 9-615(b)	14-38
FORM 14-45	Federal Trade Commission Holder-in-Due-Course Notice	14-39
FORM 14-46	Deficiency/Surplus Explanation — 9-616	14-39
FORM 14-47	Security Agreement (Consumer)	14-41
FORM 14-48	Security Agreement (Corporate Debtor)	14-51
FORM 14-49	Pledge Agreement (Certificated Security)	14-82
FORM 14-50	Guaranty Security Agreement (Corporate Guarantor)	14-89
FORM 14-51	Investment Property Control Agreement (Joint Control, no withdrawals or distributions of dividends)	14-120
FORM 14-52	Investment Property Control Agreement (Exclusive Creditor Control)	14-123
FORM 14-53	Investment Property Security Agreement (Joint Control)	14-126
FORM 14-54	Investment Property Security Agreement (Exclusive Creditor Control)	14-134

FORM 14-55	Deposit Account Control Agreement (Joint Control)	14-142
FORM 14-56	Deposit Account Control Agreement (Exclusive Creditor Control)	14-145
FORM 14-57	Guaranty Agreement (Corporate Guarantor)	14-148
FORM 14-58	Promissory Note (Commercial)	14-165
FORM 14-59	Subordination Agreement	14-176
FORM 14-60	Deposit Account Security Agreement and Control Agreement (Short Form, no waiver of setoff by Depository)	14-186
FORM 14-61	Loan and Security Agreement (Commercial Loan) . .	14-188
FORM 14-62	Pledge Agreement (Certificates of Deposit that are “instruments”)	14-224
FORM 14-63	Repossession Manual	14-230
FORM 14-64	Comparison of UCC Part 6 and the Credit Laws . . .	14-273
FORM 14-65	UCC Financing Statement	14-285
FORM 14-66	UCC Financing Statement Addendum	14-286
FORM 14-67	UCC Financing Statement Amendment	14-287
FORM 14-68	UCC Financing Statement Amendment Addendum	14-288
FORM 14-69	Assignment of Mortgages (Blanket)	14-289
FORM 14-70	Assignment of Beneficial Interest in Deeds of Trust	14-290
FORM 14-71	Continuation Financing Statement Legend — 9-706(c)	14-292
FORM 14-72	Construction Deed of Trust, Assignment of Rents and Security Agreement — 9-502(c)	14-293
FORM 14-73	Financing Statement Legend — Disclosing Debtor Agreement Not to Grant Junior Security Interests in Collateral — 9-331	14-331
FORM 14-74	Waiver of Right to Redeem — 9-624(c)	14-331
FORM 14-75	Secured Party’s Disclaimer of an Interest in Collateral or Obligations — 9-210(d) and (e)	14-332
FORM 14-76	New 9 Collateral List for Financing Statement — 9-504 (Commercial Credit)	14-333
FORM 14-77	Debtor’s Correction Statement — 9-518(b)	14-335
FORM 14-78	State of Maryland Land Instrument Intake Sheet (AOC-CC-300 (6/95))	14-336.1
FORM 14-79	Authorization to File Financing Statement or Amendment	14-338
FORM 14-80	Notice of Purchase-Money Security Interest in Livestock — 9-324(b)	14-339
FORM 14-81	Equipment Lease	14-340
FORM 14-82	Legal Opinion — Attachment and Perfection	14-351

CONTENTS

FORM 14-83	Intercreditor Agreement (Segregation of Collateral)	14-357
FORM 14-84	UCC Financing Statement Additional Party	14-367
FORM 14-85	UCC Financing Statement Amendment Additional Party	14-369
FORM 14-86	Basic Workout Checklists for Auditing Documents	14-371
FORM 14-86A	Agreement for Voluntary Surrender of Collateral.	14-381
FORM 14-87	Response to Creditor’s Payoff Request	14-382.3
FORM 14-88	Trademark Collateral Assignment and Security Agreement	14-382.4
FORM 14-89	Copyright Collateral Assignment and Security Agreement	14-391
FORM 14-90	Patent Collateral Assignment and Security Agreement	14-399
FORM 14-91	Loan Purchase Agreement (Minimal Warranties).	14-409
FORM 14-92	Methods of Perfection by New 9 Collateral Category	14-417
FORM 14-93	Methods of Perfection Chart by Principal Collateral Types	14-419
FORM 14-94	Subordination Agreement (Obligations and Collateral)	14-424
FORM 14-95	Solvency Certificate (Short Form)	14-437
FORM 14-96	Solvency Certificate (Long Form)	14-438
APPENDIX A	SDAT UCC FILING RULES	APP A-1
	Table of Maryland Laws	Index-1
	Subject Index	Index-19
	Forms Index	Index-41