

Contents

CHAPTER 1	WHAT LAW GOVERNS?	1-1
1.1	What Law Governs?	1-1
1.1.1	Governing Law for Perfection and Priority	1-1
1.1.2	Governing Law for Other Issues.	1-5
1.2	Transactions with Native Americans	1-5
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 Cases	2-3
2.1.2	Agricultural Liens.	2-5
2.1.3	Consignments	2-5
2.2	Parties	2-6
2.3	Exclusions from Article 9	2-7
2.4	Article 9 Collateral Categories	2-12
2.4.1	Intangible and “Semi-Tangible” Property	2-12
2.4.2	Tangible Personal Property — Goods	2-16
2.4.3	Investment Property	2-16.2
2.4.4	Supporting Obligation	2-16.2
2.4.5	Proceeds	2-17
2.5	Medium Neutral Terms.	2-17
2.6	Good Faith	2-18
2.7	Special Consumer Rules.	2-18
2.8	Managing Secured Transactions.	2-19
2.8.1	Due Diligence.	2-20
2.8.1.1	The Purpose of Due Diligence.	2-20
2.8.1.2	The Process of Due Diligence	2-20
2.8.2	Drafting Security Agreements and Related Documentation	2-24
2.8.2.1	Start with Good Forms.	2-24
2.8.2.2	The Security Agreement	2-24
2.8.2.3	The Pledge Agreement.	2-26
2.8.2.4	Financing Statements.	2-26
2.8.2.5	Control Agreements	2-27

2.8.2.6	Bailee Waivers; Landlord Liens	2-27
2.8.2.7	Other Documents	2-28
2.8.2.8	Other Closing Considerations	2-28
2.8.2.9	Legal Opinions	2-29
2.9	Post-Closing Considerations	2-29
2.9.1	UCC Search	2-29
2.9.2	Continuation Statements	2-30
2.9.3	Intermittent Checking	2-30

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
3.1.1	Value	3-2
3.1.2	Rights in Collateral	3-2
3.2	Security Agreement	3-3
3.3	Possession	3-4.1
3.4	Control	3-5
3.5	Attachment to Proceeds and Supporting Obligations	3-5
3.6	Attachment to Securities and Commodity Accounts	3-5
3.7	After-Acquired Property	3-5
3.8	Future Advances and Dagnet Clauses	3-6
3.9	Attachment of Security Interest to Lien Securing Right to Payment	3-6.1
3.10	Leases of Goods	3-7
3.11	Mortgage Assignments	3-9

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 Does Not Perfect a Security Interest	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 Watercraft	4-4
4.5.2	Ships	4-4.1
4.5.3	Aircraft	4-5

4.5.4	Intellectual Property	4-6
4.6	Exception 5: Filing a Financing Statement Is Not Required for Security Interests Perfected by Possession.	4-7
4.7	Exception 6: Filing a Financing Statement Is Not Required for Security Interests Perfected by Control.	4-8
4.8	Exception 7: Temporary Perfection	4-8
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.	5-3
5.3.1	Multiple Secured Parties.	5-4
5.4	Debtor’s Name Rules	5-5
5.4.1	Registered Organization	5-6
5.4.2	Decedent’s Estates	5-8
5.4.3	Trusts	5-8
5.4.4	Individual Debtors	5-9
5.5	How to Describe Collateral	5-10.1
5.6	Amendments.	5-12
5.7	When Filing Office Can Reject Filings	5-13
5.8	Mistakes	5-14.1
5.9	Who Can File?	5-14.2
5.9.1	Initial Financing Statements.	5-15
5.9.2	Amendments.	5-15
5.10	Duration of Financing Statements	5-17
5.11	Continuation Statements.	5-17
5.12	Termination Statements	5-18
5.13	The Filing Office	5-18.2
5.14	Inaccurate or Wrongfully Filed Records	5-19
5.15	Filing Office Indexing Errors	5-20
5.16	Maintenance and Destruction of Records.	5-21
5.17	Information from Filing Office.	5-21
5.18	Fee	5-22
5.19	Filing Office Rules	5-22
5.20	Wrongfully Filed Termination Statements	5-22
5.21	Article 9 Searching and Filing Practices	5-23
5.22	UCC Insurance Policies Generally.	5-24
5.22.1	UCC Insurance Policies for Commercial Lenders.	5-25
5.22.2	UCC Insurance Policies for Buyers	5-27
5.22.3	UCC Insurance Policy Endorsements.	5-28

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
6.2.3.1	Purchase-Money Security Interest Versus Federal Tax Lien	6-5
6.2.4	Future Advances	6-6
6.3	Transferees of Collateral	6-6
6.4	Buyers	6-6.1
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	6-10
6.8.1	Secured Party versus Secured Party	6-10
6.8.2	Secured Party versus Real Estate Claimant	6-10.1
6.8.2.1	Exception 1: Purchase-Money Priority	6-11
6.8.2.2	Exception 2: First to Record	6-11
6.8.2.3	Exception 3: Removable Goods and Domestic Appliances	6-11
6.8.2.4	Exception 4: Judicial Liens	6-12
6.8.2.5	Exception 5: Manufactured Homes	6-12
6.8.2.6	Subordination of Purchase-Money Security Interest in Fixtures to Construction Mortgage	6-12
6.8.2.7	Priority Based on Consent	6-13
6.8.3	Crops	6-13
6.8.4	As-Extracted Collateral	6-13
6.9	Accessions	6-14
6.10	Commingled Goods	6-14
6.11	Contractual Subordination	6-14
6.12	Federal Tax Lien	6-15
6.12.1	Where to Search	6-16
6.12.2	Rules for Priority of Security Interests Relating to Certain After-Acquired Property and Future Advances	6-16.1

6.12.2.1	Future Advances	6-16.1
6.12.2.2	After-Acquired Property	6-18
6.12.3	Purchase-Money Collateral	6-19
6.12.4	Inventory	6-19
6.12.5	Proceeds	6-20
6.12.6	Nonjudicial Foreclosure Sales	6-20.1
6.12.7	<i>Spearing Tool</i>	6-21
6.13	Federal Statutes	6-21
6.13.1	Perishable Agricultural Commodities Act (PACA) — Perishable Agricultural Commodity Trusts: 7 U.S.C. § 499e, <i>et seq.</i>	6-22
6.13.2	Packers and Stockyards Act (PSA) — Livestock and Poultry Trusts: 7 U.S.C. §§ 196 and 197	6-23
6.13.3	Food Security Act of 1985 (FSA) — Farm Product Sales: 7 U.S.C. § 1631	6-23
6.13.4	Agricultural Market Transition Act (AMTA) — Sugarcane and Beets: 7 U.S.C. 7284(d)	6-23
6.13.5	Fair Labor Standards Act (FLSA) — Hot Goods: 29 U.S.C. § 215(a)(1)	6-24
6.14.	State Tax Liens	6-24
CHAPTER 7 PARTICULAR TYPES OF COLLATERAL . . .		7-1
7.1	Investment Property	7-1
7.1.1	Stock Options and Warrants	7-5
7.2	Deposit Accounts	7-5
7.3	Letter-of-Credit Rights	7-8.1
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	Agricultural Collateral	7-17
7.9.1	Types of Agricultural Collateral	7-18
7.9.2	Financing Statement Filing Location	7-19
7.9.3	Priority Issues for Agricultural Collateral	7-19
7.10	Electronic Documents of Title	7-20
7.11	Intellectual Property	7-21
7.11.1	Patents	7-22
7.11.2	Trademarks and Service Marks	7-22
7.11.3	Copyrights	7-23
7.12	Bailed Goods Covered by Documents	7-24

7.13	Government Permits and Licenses — Liquor Licenses	7-24
7.14	Limited Liability Company Interests	7-25
7.15	Assignment of Mortgage-Secured Promissory Notes	7-28.1
7.16	Fixtures	7-29
	7.16.1 Docks and Boat Slips	7-30
7.17	“As-Extracted Collateral” — Oil, Gas and Minerals	7-30.1
7.18	Watercraft	7-32
7.19	Rolling Stock	7-33
7.20	Documents of Title	7-34
7.21	Electronic Documents of Title	7-34
7.22	Manufactured Homes	7-35
7.23	Tax Refunds	7-36
7.24	Aircraft	7-36
7.25	Cooperatives	7-38
7.26	Virtual Currency	7-39
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	8-1
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	9-4
9.5	Financing Statements and Changes	9-4
	9.5.1 Debtor’s Name Changes	9-4
	9.5.2 New Debtors	9-5
9.6	“Double Debtors”	9-6
9.7	Goods Covered by Certificates of Title	9-6
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	10-7
CHAPTER 11	ENFORCEMENT	11-1
11.1	Options	11-1
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	11-5
11.8	Repossession	11-7
11.9	Disposition of Collateral	11-8
11.10	Notices before Disposition	11-8.1
11.10.1	Additional Notice Requirements as a Consequence of Federal Tax Liens	11-9
11.11	Forms of Notice	11-11
11.11.1	Non-Consumer-Goods Transactions	11-11
11.11.2	Consumer-Goods Transactions	11-12
11.12	Application of Proceeds	11-13
11.13	Accounting	11-14
11.14	Transferees of Collateral	11-14
11.15	Transfers to Secondary Obligors	11-14
11.16	Transfer Statement	11-15
11.17	Acceptance of Collateral in Full or Partial Satisfaction of Obligation — Strict Foreclosure	11-16
11.18	Mandatory Disposition of Consumer Goods	11-18
11.19	Right of Redemption	11-18
CHAPTER 12	SECURED PARTY’S OBLIGATIONS	12-1
12.1	Care of Collateral	12-1
12.2	Release Account Debtor	12-2
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
12.6	Implied Covenant of Good Faith and Fair Dealing	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 14 FORMS		14-1
FORM 14-1	Article 9 Collateral List for Security Agreement — 9-108 (Commercial Credit)	14-1
FORM 14-2	Article 9 Collateral List — 9-108 (Consumer Credit)	14-2
FORM 14-3	Sample Due Diligence Request (Long Form Request)	14-3
FORM 14-4	Perfection Certificate	14-15
FORM 14-5	Bailee Waiver	14-20
FORM 14-6	Landlord Waiver	14-25
FORM 14-7	Closing Checklist	14-33
FORM 14-8	Secured Party’s Release of Control over Deposit Account — 9-208(b)(1)	14-38
FORM 14-9	Secured Party’s Release of Securities Intermediary/Commodity Intermediary — 9-208(b)(4)	14-39
FORM 14-10	Secured Party’s Release of Control over Letter-of-Credit Right — 9-208(b)(5)	14-40
FORM 14-11	Debtor’s Request for an Accounting — 9-210(a)(2)	14-41
FORM 14-12	Debtor’s Request Regarding a List of Collateral — 9-210(a)(3)	14-42
FORM 14-13	Debtor’s Request Regarding a Statement of Account — 9-210(a)(4)	14-43
FORM 14-14	Secured Party’s Accounting — 9-210(b)(1)	14-44
FORM 14-15	Secured Party’s Response to Debtor’s Request Regarding a List of Collateral — 9-210(b)(2)	14-45
FORM 14-16	Secured Party’s Response to Debtor’s Request Regarding a Statement of Account — 9-210(b)(2)	14-46
FORM 14-17	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)	14-47
FORM 14-18	Notice of Exclusive Control of Securities Account	14-48
FORM 14-19	Notice of Disposition of Consumer-Goods — 9-614	14-49
FORM 14-20	Notice of Disposition of Non-Consumer-Goods — 9-613	14-51
FORM 14-21	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	14-52
FORM 14-22	Exclusion of Warranties by Secured Party Selling Collateral — 9-610(e)	14-53
FORM 14-23	Notice of Purchase-Money Security Interest in Inventory — 9-324(b)	14-53
FORM 14-24	Notice to Bailee in Possession of Goods Who Has Issued a Non-Negotiable Document Covering the Goods — 9-312(d)	14-54
FORM 14-25	Consent of Owner of Real Property to Creation of Security Interest in Fixtures — 9-334(f)	14-55
FORM 14-26	Notice from Consignor to Secured Party — 9-324(b)	14-56
FORM 14-27	Waiver of Disposition Notification — 9-602(7), 9-611, 9-624(a)	14-57
FORM 14-28	Mandatory Disposition of Consumer-Goods — Agreement of Debtor and Secondary Obligor to Longer Period of Time — 9-620(e) and (f)	14-58
FORM 14-29	Description of Commercial Tort Claim for Purposes of Security Agreement and Financing Statement — 9-108, 9-504, 9-203(b)(3)(A)	14-59
FORM 14-30	Assignment and Security Agreement — Lawsuit Proceeds	14-59
FORM 14-31	Grant of Security Interest in Deposit Account to Depository Bank to Include in Deposit Account Signature Card — 9-203(b)(3)(D)	14-62
FORM 14-32	Secured Party’s Proposal to Accept Collateral in Full Satisfaction of Debt — 9-620	14-63
FORM 14-33	Secured Party’s Proposal to Accept Collateral in Partial Satisfaction of Debt — 9-620	14-64
FORM 14-34	Secured Party’s Subsequent Notice That Strict Foreclosure Has Occurred.	14-65

VIRGINIA SECURED TRANSACTIONS UNDER ARTICLE 9 OF THE UCC

FORM 14-35	Secured Party’s (Subsequent) Notice That Partial Strict Foreclosure Has Occurred	14-66
FORM 14-36	Governing Law Choices	14-66
FORM 14-37	Application of Payments	14-67
FORM 14-38	Bailee Acknowledgment That It Holds Possession of Collateral for Secured Party’s Benefit — 9-313(c)	14-67
FORM 14-39	Notice of Assignment to Include on Chattel Paper or an Instrument — 9-330(a)(2)	14-68
FORM 14-40	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)	14-68
FORM 14-41	Notice to Account Debtor of Assignment of Account — 9-406	14-69
FORM 14-42	Notice of Assignment to Government Account Debtor — 9-406	14-70
FORM 14-43	Agreement of Account Debtor Not to Assert Claims and Defenses Against Assignee of Account — 9-403(b)	14-71
FORM 14-44	No Offset Agreement (for Account Debtors) — 9-404	14-71
FORM 14-45	Secured Party’s Release of Account Debtor — 9-209(b)	14-73
FORM 14-46	Proof Offered by Assignee That Account Has Been Assigned — 9-406(c)	14-74
FORM 14-47	Secured Party Affidavit in Recordable Form Regarding Default — 9-607(b)	14-75
FORM 14-48	Instruction by Secured Party to Bank to Pay Out Deposit Account Collateral after Default — 9-607(a)(5)	14-76
FORM 14-49	Transfer Statement — 9-619	14-77
FORM 14-50	Notice to Secured Party of a Claim or Interest in the Collateral — 9-611(c)(3)(A)	14-78
FORM 14-51	Demand by Subordinate Secured Party for Proceeds — 9-608(a)(1)(C), 9-615(a)(3)(A)	14-79
FORM 14-52	Demand by Secured Party of Proof of Subordinate Interest — 9-608(a)(2), 9-615(b)	14-80
FORM 14-53	Federal Trade Commission Holder-in-Due-Course Notice	14-80
FORM 14-54	Deficiency/Surplus Explanation — 9-616	14-81
FORM 14-55	Security Agreement (Consumer)	14-82

FORM 14-56	Security Agreement (Entity Debtor)	14-94
FORM 14-57	Pledge Agreement (Certificated Security)	14-124
FORM 14-58	Guaranty Security Agreement (Entity Guarantor)	14-131
FORM 14-59	Investment Property Control Agreement (Joint Control, No Withdrawals or Distributions of Dividends).	14-162
FORM 14-60	Investment Property Control Agreement (Exclusive Creditor Control).	14-168
FORM 14-61	Investment Property Security Agreement (Joint Control).	14-173
FORM 14-62	Investment Property Security Agreement (Exclusive Creditor Control).	14-180
FORM 14-63	Deposit Account Control Agreement (Joint Control).	14-188
FORM 14-64	Model Form of Deposit Account Control Agreement (ABA-Business Law Section-Joint Task Force on Deposit Account Control Agreements)	14-194
FORM 14-65	Deposit Account Control Agreement (Exclusive Creditor Control).	14-223
FORM 14-66	Guaranty Agreement (Corporate Guarantor)	14-228
FORM 14-67	Promissory Note (Commercial)	14-245
FORM 14-68	Subordination Agreement (Debt Subordination).	14-255
FORM 14-69	Deposit Account Security Agreement and Control Agreement (Short Form, No Waiver of Setoff by Depository)	14-265
FORM 14-70	Loan and Security Agreement (Commercial Loan).	14-268
FORM 14-71	Pledge Agreement (Certificates of Deposit That Are “Instruments”)	14-305
FORM 14-72	UCC Financing Statement	14-311
FORM 14-73	UCC Financing Statement Addendum	14-313
FORM 14-74	UCC Financing Statement Additional Party.	14-315
FORM 14-75	UCC Financing Statement Amendment	14-317
FORM 14-76	UCC Financing Statement Amendment Addendum.	14-319
FORM 14-77	UCC Financing Statement Amendment Additional Party	14-321
FORM 14-78	Financing Statement Legend — Disclosing Debtor Agreement Not to Grant Junior Security Interests in Collateral — 9-331.	14-323

VIRGINIA SECURED TRANSACTIONS UNDER ARTICLE 9 OF THE UCC

FORM 14-79	Waiver of Right to Redeem — 9-624(c)	14-324
FORM 14-80	Secured Party’s Disclaimer of an Interest in Collateral or Obligations — 9-210(d) and (e)	14-325
FORM 14-81	Article 9 Collateral List for Financing Statement — 9-504 (Commercial Credit)	14-326
FORM 14-82	Information Statement	14-328
FORM 14-83	Information Request Form	14-330
FORM 14-84	SCC’s UCC Filing Rules	14-332
FORM 14-85	Debtor’s Consent to File Financing Statement.	14-342
FORM 14-86	Notice of Purchase-Money Security Interest in Livestock — 9-324(b)	14-343
FORM 14-87	Subordination Agreement (Lien Priority)	14-344
FORM 14-88	Legal Opinion — Attachment and Perfection	14-350
FORM 14-89	Equipment Lease.	14-356
FORM 14-90	Consignment Agreement.	14-367
FORM 14-91	Secured Party’s Release of Custodian of Electronic Document of Title — 9-208(b)(6)	14-372
FORM 14-92	Patent Collateral Assignment and Security Agreement	14-373
FORM 14-93	Trademark Collateral Assignment and Security Agreement.	14-383
FORM 14-94	Copyright Collateral Assignment and Security Agreement.	14-392
FORM 14-95	Agreement for Voluntary Surrender of Collateral.	14-400
FORM 14-96	Response to Creditor’s Payoff Request.	14-405
FORM 14-97	Basic Workout Checklists for Auditing Documents.	14-406
FORM 14-98	Loan Purchase Agreement (Minimal Warranties)	14-415
FORM 14-99	Methods of Perfection by Article 9 Collateral Category	14-423
FORM 14-100	Methods of Perfection Chart by Principal Collateral Types	14-425
FORM 14-101	Subordination Agreement (Obligations and Collateral)	14-431
FORM 14-102	Solvency Certificate (Short Form)	14-444

FORM 14-103	Solvency Certificate (Long Form)	14-445
FORM 14-104	Aircraft Security Agreement (International Interests)	14-447
FORM 14-105	Oil and Gas Lease	14-466
FORM 14-106	Coal Option and Lease Agreement	14-480
FORM 14-107	Consent to Lease and Assignment of Royalties	14-486
FORM 14-108	Application to IRS for Consent to Sale of Property Free and Clear of Tax Liens	14-487
FORM 14-109	Affidavit for Manufactured Home Conversion to Real Property	14-490
FORM 14-110	Affidavit for Manufactured Home Sever from Real Property	14-491
FORM 14-111	Security Agreement (Crops)	14-492
FORM 14-112	Security Agreement (Livestock)	14-501
FORM 14-113	Crop Lien Waiver	14-511
FORM 14-114	Individual Person Debtor — Name Certificate	14-512
FORM 14-115	Model Intellectual Property Security Agreement (Text of Model Form, without Extensive Footnotes)	14-514
FORM 14-116	Aircraft Security Agreement	14-556
FORM 14-117	Voluntary Collateral Surrender Agreement	14-566

INDEX

<i>Table of Laws</i>	INDEX-1
<i>Subject Index</i>	INDEX-20
<i>Forms Index</i>	INDEX-33
<i>Table of Cases</i>	INDEX-38