



## UCCPlus Lender's Policy

The best practice for your secured transaction

Gain the advantages of UCCPlus Insurance:



**ELIMINATE RISK** of documentation defects, filing office errors, omissions and inaccuracies.



**REDUCE COSTS** of loans while increasing lender and investor transaction protection.



**ENHANCE VALUE** of loans, loan portfolios and securitizations sold into the secondary market.

With UCCPlus Insurance, you can be certain that all of the personal property pledged as collateral for your loan is insured as a first priority lien.

A UCCPlus Insurance Policy eliminates your risk relating to the validity, enforceability, attachment, perfection and priority of your security interest on your personal property collateral.

A UCCPlus Policy insures against fraud, forgery, documentation defects, filing errors and financing statement inaccuracies for all collateral under Articles 8 and 9 of the Uniform Commercial Code.

A UCCPlus Policy includes a comprehensive review of your loan documents, searches and filings. 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. Only UCCPlus:

- specifically and clearly defines and describes the collateral being covered by the policy; and
- waives the right of subrogation with respect to the insured's counsel within the policy.

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

## Comprehensive services

The UCCPlus Insurance Policy covers most types of commercial loan transactions including:

- Mezzanine financing
- Equity pledges
- Energy / fixture loans
- Mixed-collateral loans
- Asset-based loans
- Portfolios and loan pools
- Working capital loans

## Experienced underwriters

UCCPlus underwriters are experienced commercial attorneys and paralegals dedicated to providing the industry's highest level of service. We specialize in all types of secured loan transactions — including large, complex major-market transactions — bringing a wealth of knowledge, skills and industry savvy.

## Industry-leading protection

UCCPlus is a member of Fidelity National Title Group, the nation's largest provider of title insurance services. For more than 160 years, individuals and companies have relied on the strength, expertise and service of FNTG companies, including:



## 10 reasons a UCCPlus Policy is superior to legal opinion

Lenders have typically relied on heavily-qualified legal opinions of outside counsel regarding the attachment, perfection and priority of a security interest. A UCCPlus Policy provides significant advantages over a legal opinion, offering greater protection to the lender and limited liability to outside counsel:

	Legal Opinion	UCCPlus Policy
Provides complete coverage for the attachment, perfection and priority under the UCC	No	YES
Provides coverage for search report inaccuracies, errors and omissions	No	YES
Provides coverage for filing office errors	No	YES
Provides coverage for documentation defects	No	YES
Protects against fraud and forgery	No	YES
Provides coverage for the "gap" period between the last search date and the date of perfection	No	YES
Provides for the cost of legal defense in the event of a loss under the terms of the policy	No	YES
Provides coverage for the life of the loan, including all successors-in-interest	No	YES
Coverage is not limited jurisdictionally (where the firm or individual attorney is located or is authorized to practice)	No	YES
Backed by the financial strength and claims reserves of the industry's largest provider of title insurance	No	YES

## Get started today

Contact your local title representative or:

- |   |                |  |
|---|----------------|--|
| • <b>Gary Zimmerman</b> <i>Chief Underwriting Counsel</i>   | 1-312-223-2441 | <a href="mailto:gary.zimmerman@fnf.com">gary.zimmerman@fnf.com</a>   |
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