



UCCPlus insures the commercial lender's security interest in Article 8 and Article 9 collateral for validity, enforceability, attachment, perfection and priority. Policies protect the lender from fraud, forgery, documentation defects, search office errors & omissions, indexing problems and financing statement inaccuracies. Policies include search and filing services and provide for cost-of-defense in the event of a challenge to the lender's security interest.

Most mezzanine lender's and investors require UCC insurance, and the secondary market has tended to place higher value on loans that are insured over loans that are not insured. **UCCPlus** provides the industry's broadest coverages and narrowest exclusions. In addition, only **UCCPlus** waives the right of subrogation against lender's counsel.

UCCPlus does not attempt to dictate or pressure an opt-in to Article 8, and will insure transactions under Article 9 perfection methods as well as under Article 8. And, **UCCPlus** underwriters are all lawyers or paralegals with extensive commercial finance experience, delivering the industry's highest level of expertise and responsiveness.

The **UCCPlus** mezzanine endorsement, waiving the prior owner's/lienor's exclusion, is 10% of the premium. Most major lenders and investors require the **UCCPlus** mezzanine endorsement to the mezzanine policy. Be very careful of competitor's bait and switch. The **UCCPlus** endorsement is available for one modest charge, covering ALL pledges, rather than individual charges for EACH pledge required by competing UCC programs.

Given the strength of our underwriting staff we have tended to operate as a "high-end boutique" rather than a volume-driven factory environment.