UCC ONLINE FILING HELP

NEW MEXICO SECRETARY OF STATE

REVISED MARCH 2024

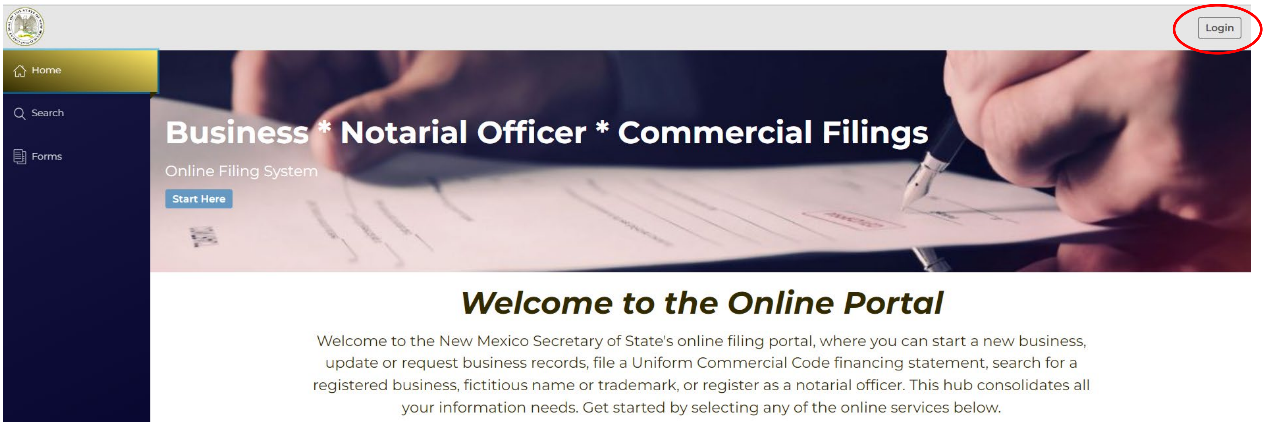
Contents

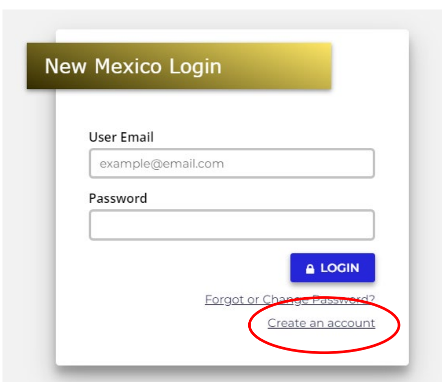
Introduction

The NM Secretary of State filing system for UCC filings is https://enterprise.sos.nm.gov. All filings can be submitted and paid for online. Any uploads submitted must be in PDF format. If you do not find the information you need in this help document, please email business.services@sos.nm.gov with your specific question.

File a UCC1

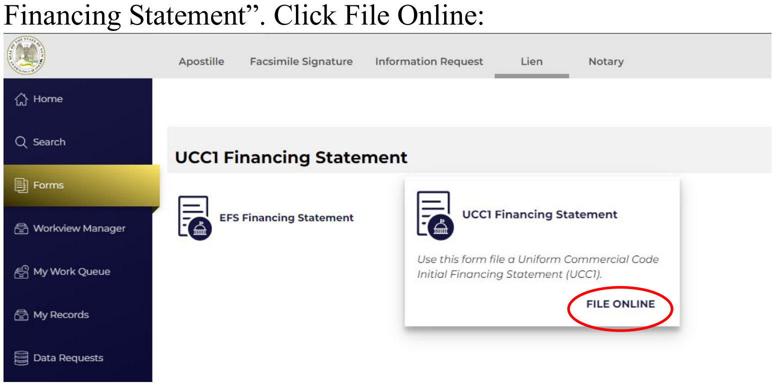
1. Navigate to https://enterprise.sos.nm.gov
2. If you have an existing account, log in; if you do not, create an account:





NOTE: The email address that is used as the login is where all notifications related to filings will be sent.

3. Navigate to "Forms" in the sidebar and select "Lien" in the top tab options and choose "UCC1 Financing Statement". Click File Online:



Uniform Commercial Code Financing Statement (UCC1) – General Information

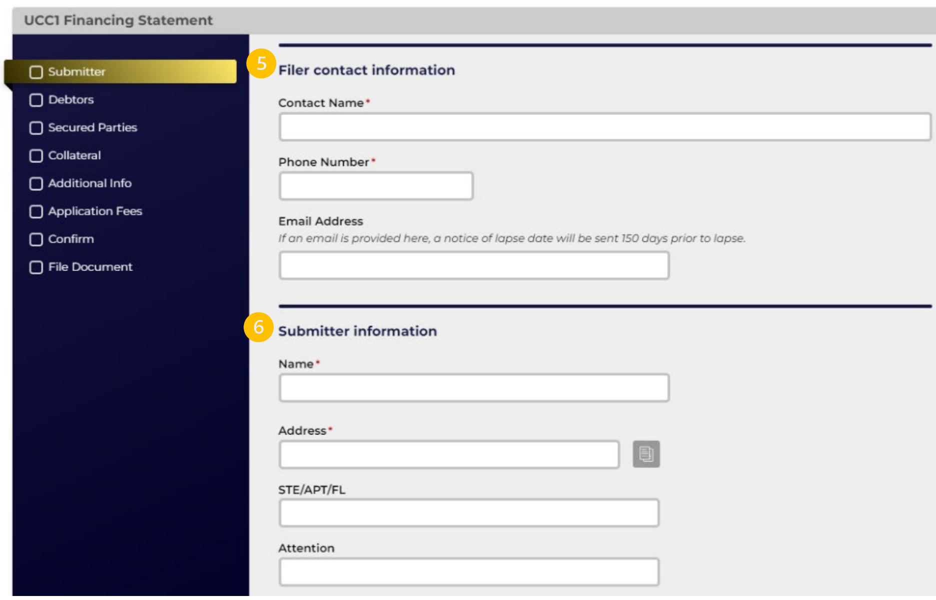
Uniform Commercial Code Financing Statements are filed pursuant to IACA standards statutes. This form is used by creditors, typically financial institutions, or lenders, to file an initial security interest as part of a secured transaction.

The fee for this filing is $20 or $120 if Transmitting Utility or Manufactured Home is selected.

The fees for UCC filings are nonrefundable. The nonrefundable policy applies to both accepted and rejected filings.

Note: Filings are only rejected if they are incomplete, or a payment is not received. This applies to paper filed documents only.

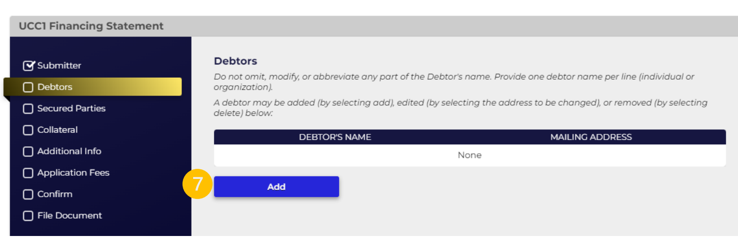
4. Follow the instructions and filing wizard prompts to complete the filing.



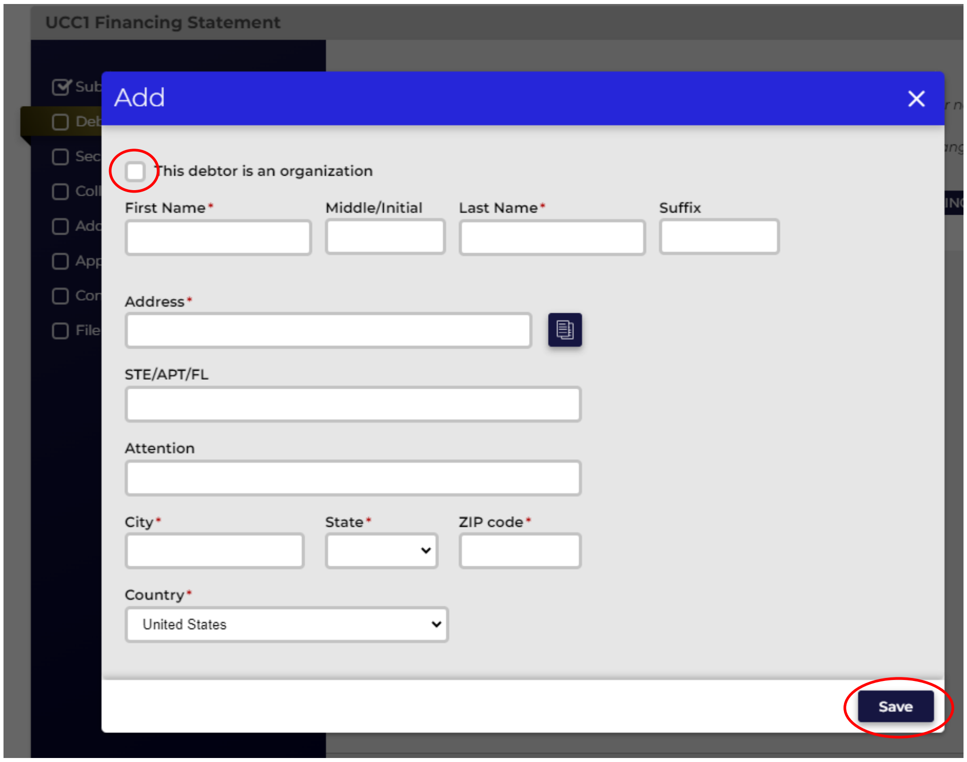
5. Filer contact information is the person to contact if there are questions regarding the filing.

6. Submitter information is tied to the record and can be searched by staff when inquiries are made about a UCC filing. Once entered click Next Step to enter Debtors.

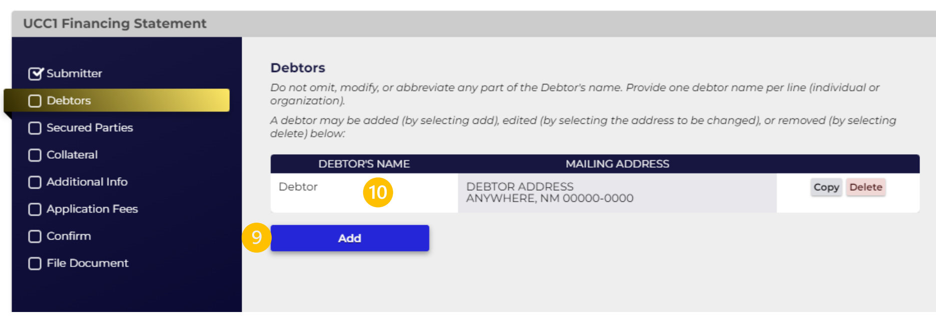
7. Click the Add button to add the first Debtor.



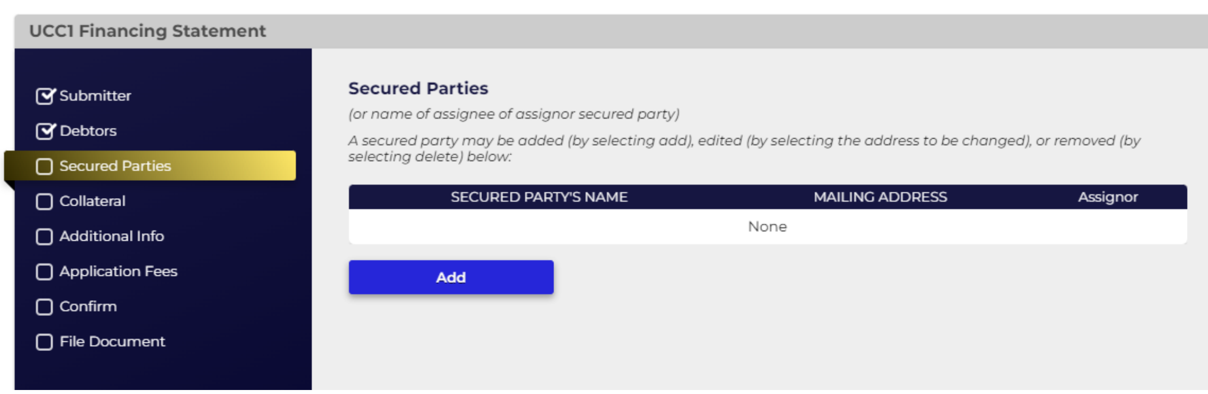
8. The information fields for Debtor are defaulted to an individual. If the Debtor is an organization, click the checkbox to change the information fields to the organization name. Complete the information and click Save.



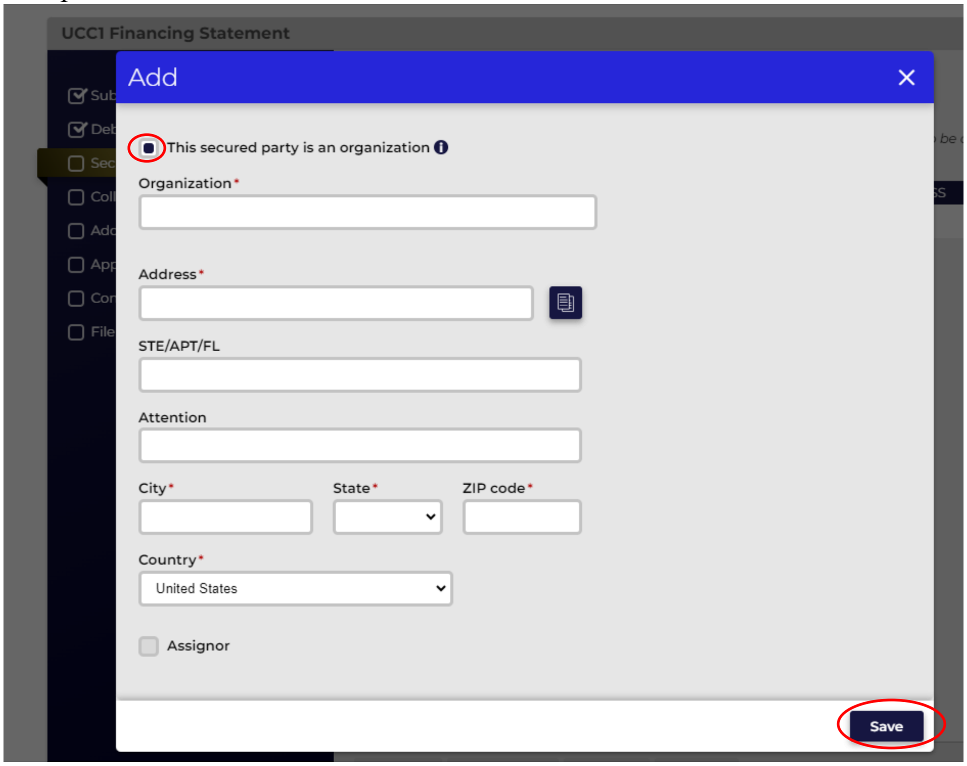
9. If there are additional Debtors, click Add and repeat Step 8.



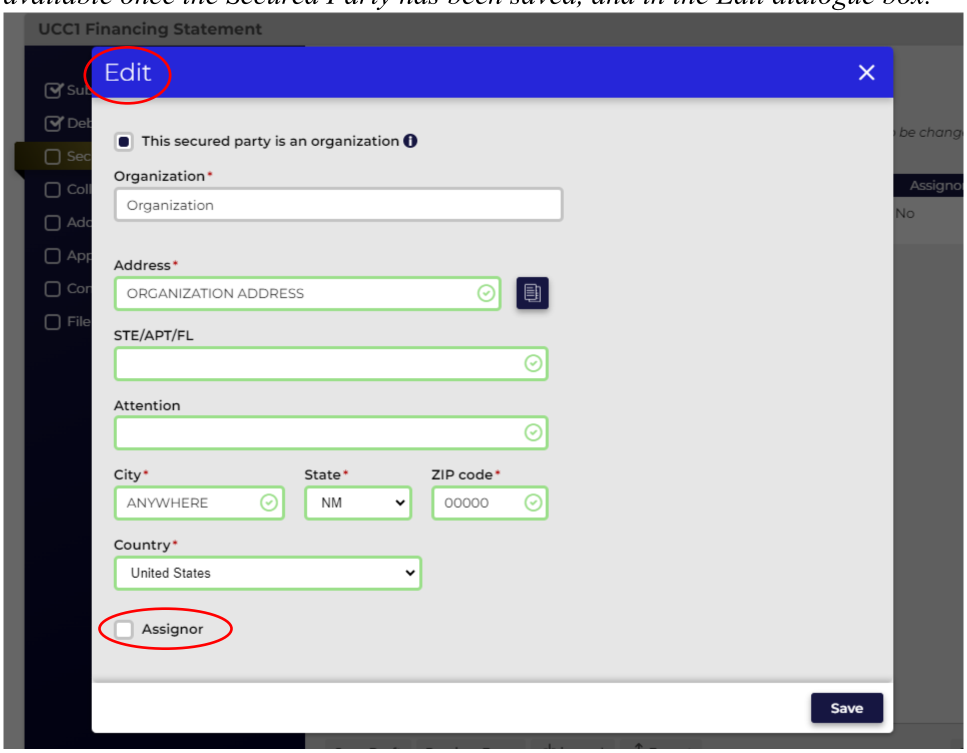
10. If the information on a Debtor needs to be edited, click anywhere on the Debtor row and the information fields will reopen. When finished, click Next Step to enter Secured Parties.
11. Click the Add button to enter the Secured Parties.



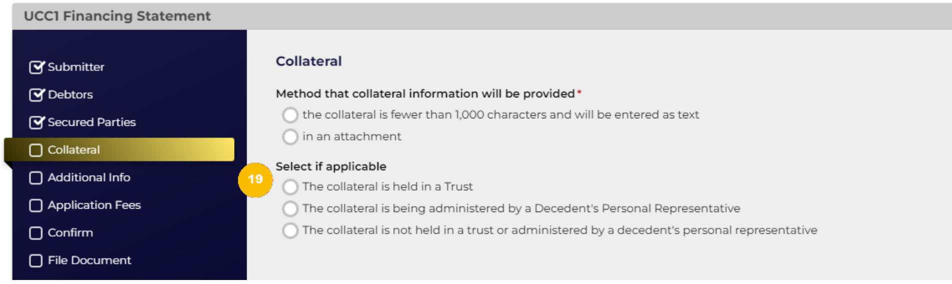
12. The information fields for Secured Parties are defaulted to an organization. If the Secured Party is an individual, toggle the checkbox to change the information fields to the individual name. Complete the information and click Save.



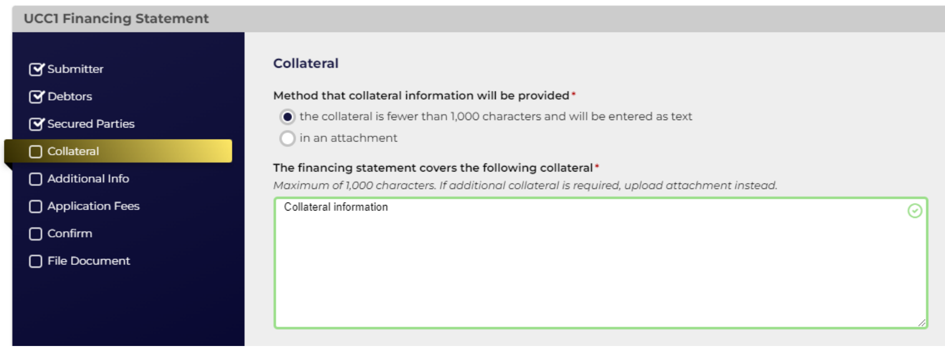
13. To add an additional Secured Party, repeat steps 11 and 12.
14. To designate one of the Secured Parties as an assignor, after saving the Secured Party, click on the row of the assignor Secured Party and click the Assignor checkbox. *Note: This option is only available once the Secured Party has been saved, and in the Edit dialogue box.*



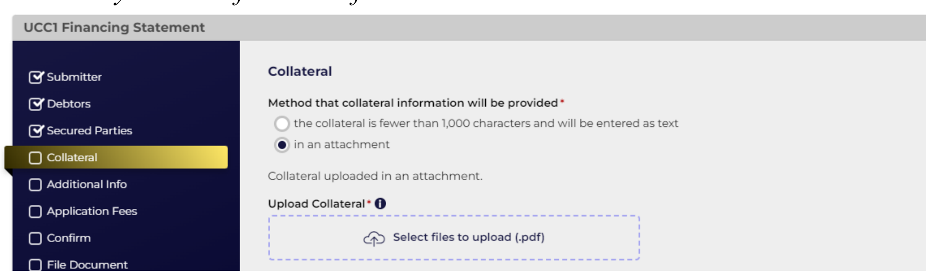
15. Once all Secured Parties have been entered, click Next Step.
16. When entering collateral, you have the option to key enter the collateral information if it is fewer than 1,000 characters. If it exceeds that limit, you must upload a PDF of the collateral description. You may upload a PDF of the collateral description if you choose, regardless of the number of characters. *Note: The PDF file cannot exceed 30MB.*



17. If you choose to enter as text, a text box will open, and you can key enter the information.



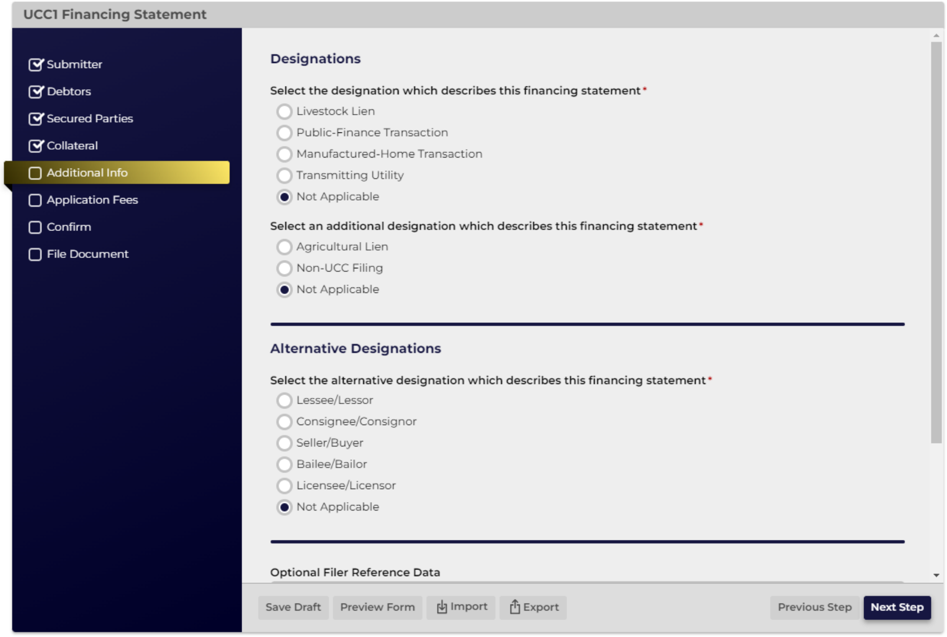
18. If you choose to provide an attachment, an upload option will open, and you can choose a PDF file to upload. *Note: Filings that have PDF uploads are not automatically approved. They are reviewed by the SOS for PPI information to be redacted.*



19. Select one of the options as shown in Step 16, to indicate whether the collateral is held in trust, is being administered by a decedent's personal representative, or if neither of these conditions apply.

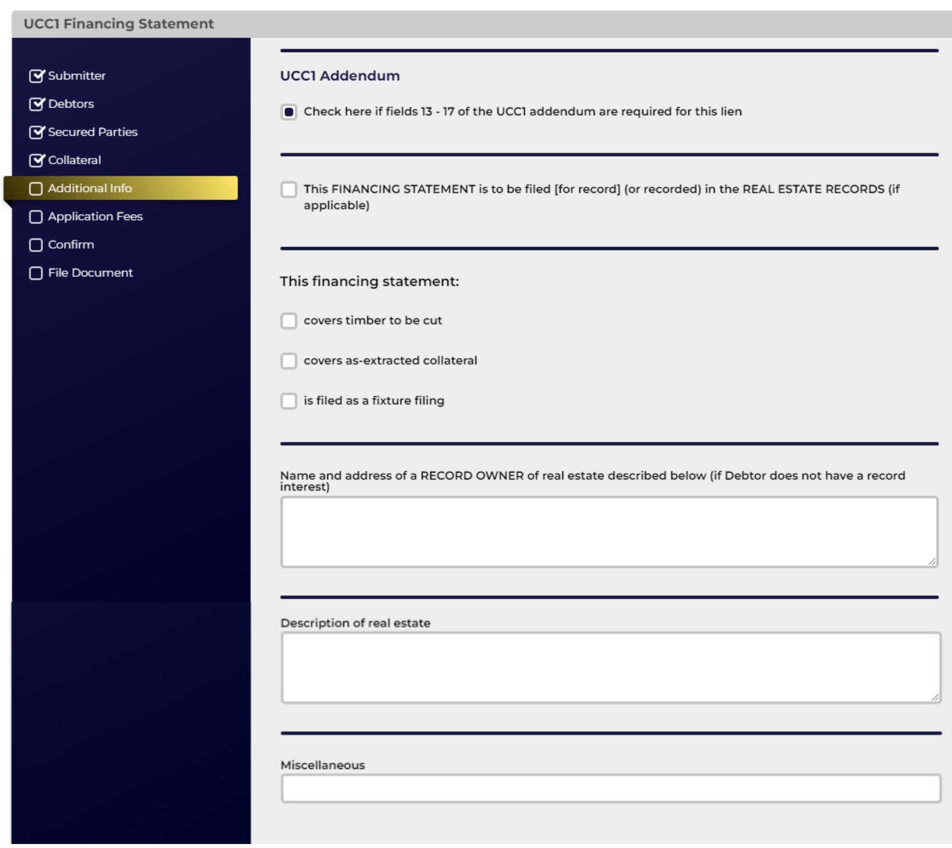
20. Once collateral has been entered or uploaded, click Next Step.

21. On the Additional Info step, choose any applicable designations that apply to your filing:



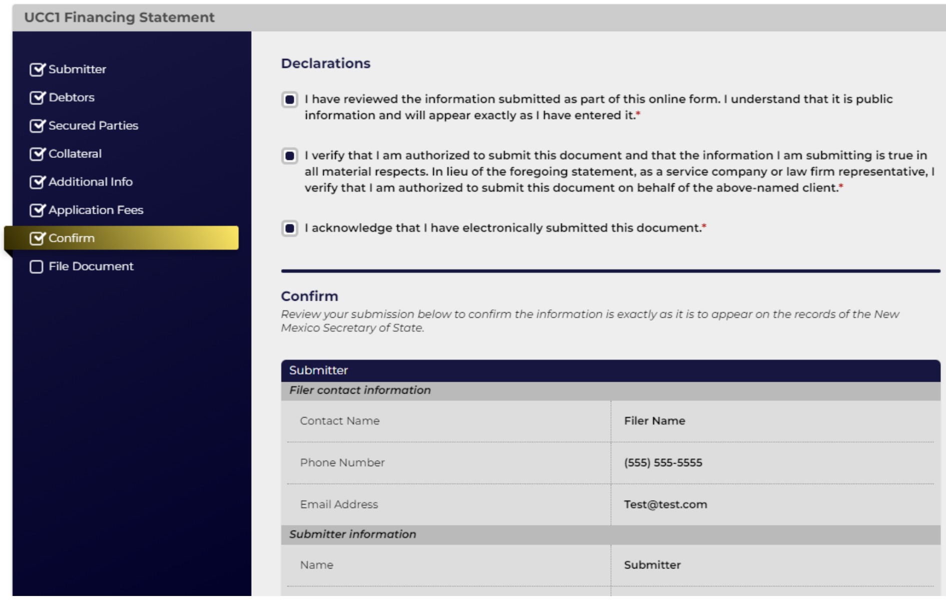
22. Optional Filer Reference Data is for filer use only. If information is entered here, it will display in the online Work Queue and may be helpful to identify a record in a list of many records. If the filing does not require a UCC1 Addendum, click Next Step.

23. If the filing requires a UCC1 Addendum, click the checkbox for UCC1 Addendum and choose the applicable designations. Once completed, click Next Step.

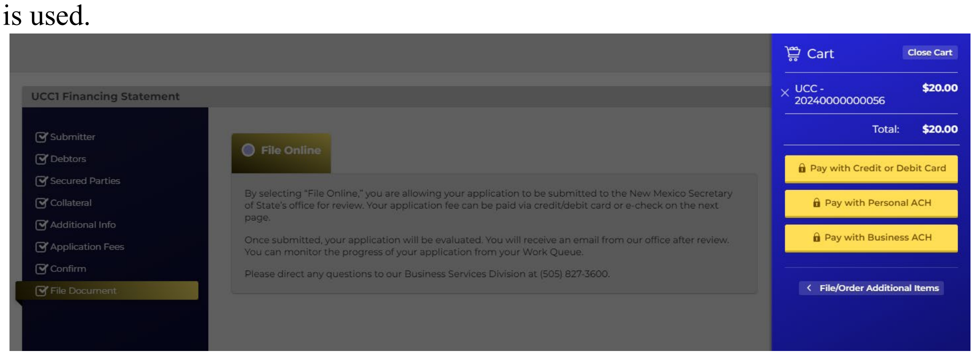


24. The Application Fee page provides a summary of the fees that are due for the filing. Click Next Step.

25. The Declarations and Summary page requires acknowledgement that the filing information has been entered correctly and that the filer has the authorization to file the document. It also provides a summary review before submission. If there are any edits to be made, click on the section in the left navigation bar to make changes to that section. If after review, the Summary information is correct, click Next Step to file the document.



26. On the File Online page, information regarding online filing is provided. Click File Online to be directed to the Shopping Cart and checkout options. Complete the checkout process via Credit, Debit, or ACH. There is a convenience fee added to your transaction when a Debit or Credit Card is used.



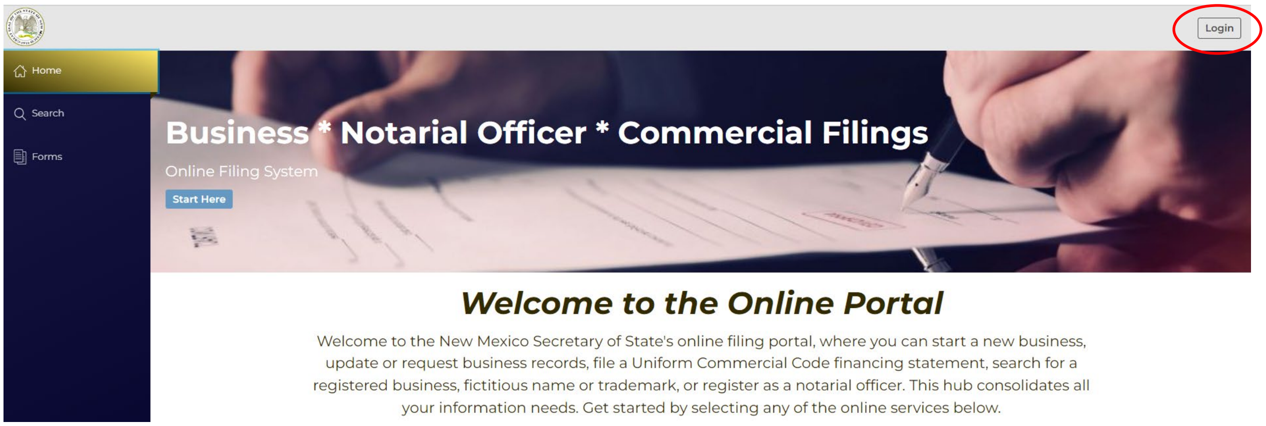
27. Once submitted, the filing is automatically approved, unless collateral has been uploaded or there is information in the keyed collateral that requires redaction for security purposes. An email will only be sent from our office when the filing has been approved or rejected.

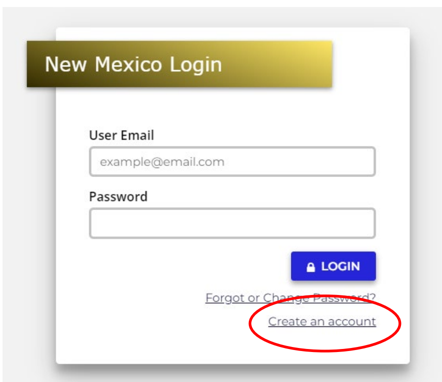
28. The status of the filing can be monitored from My Lien Work Queue while logged in to the account from which the filing was submitted. All correspondence, receipts and downloads are available in My Lien Work Queue.

29. The filing history or the records will be available in My Records when logged in to the account under which they were filed.

File a UCC3 Amendment

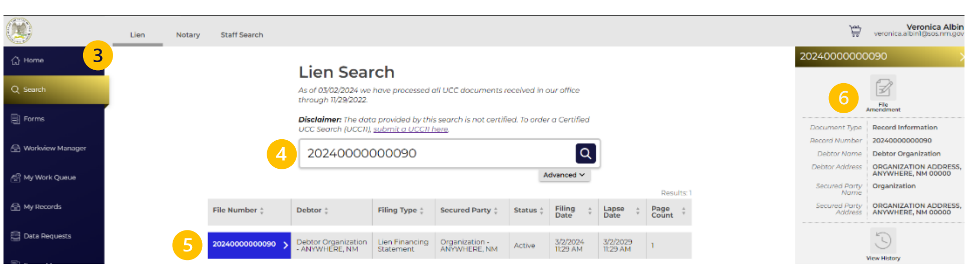
1. Navigate to https://enterprise.sos.nm.gov
2. If you have an existing account, log in; if you do not, create an account:



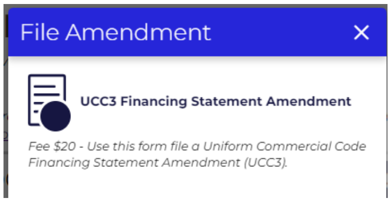


NOTE: The email address that is used as the login is where all notifications related to filings will be sent.

3. Click on Search → Lien.
4. Search for the lien number on which an amendment is to be filed.
5. Choose the record from the results list.
6. A slide out drawer will appear on the right. Click on File Amendment.



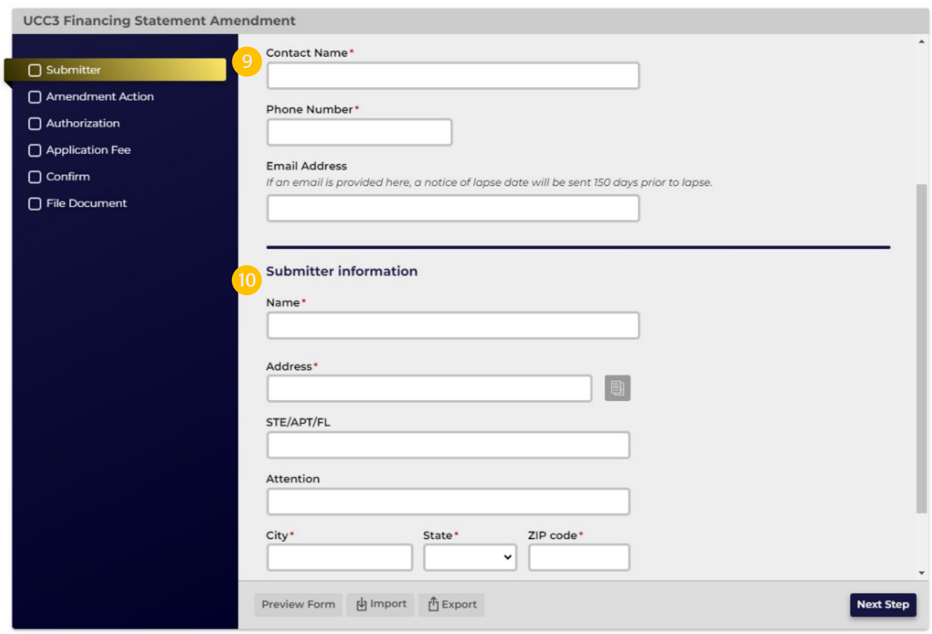
7. Choose UCC3 Financing Statement Amendment



Uniform Commercial Code Financing Statement Amendment (UCC3) – General Information:

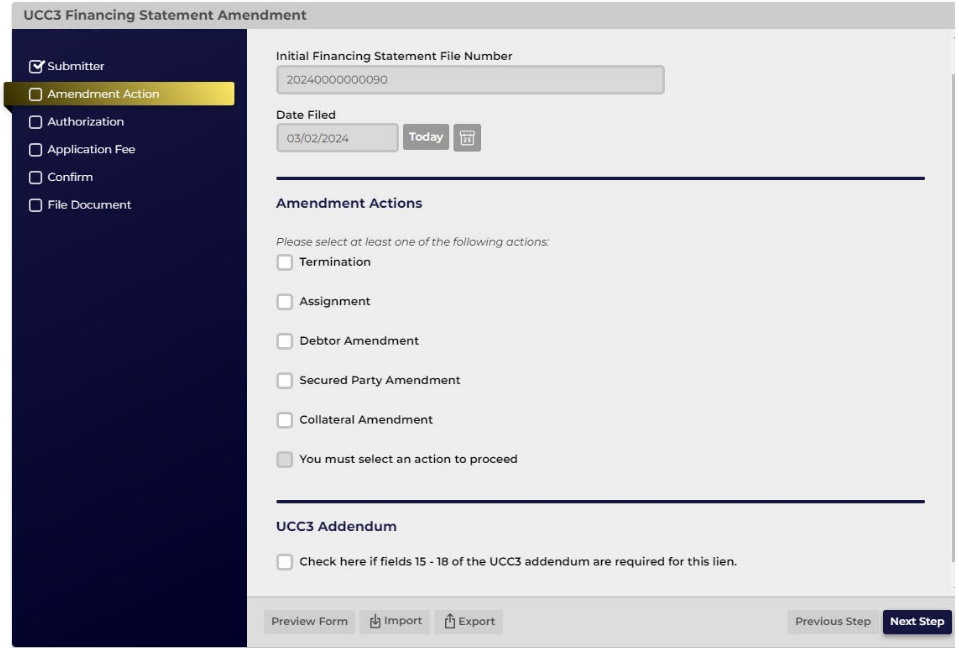
- Uniform Commercial Code Financing Statements may be amended, assigned, continued or terminated.
- The fee for this filing is $20.
- The fees for UCC filings are nonrefundable. The nonrefundable policy applies to both accepted and rejected filings.
- Please have all information required to file this amendment. There is no "Save Draft" option.

8. Follow the instructions and filing wizard prompts to complete the filing.



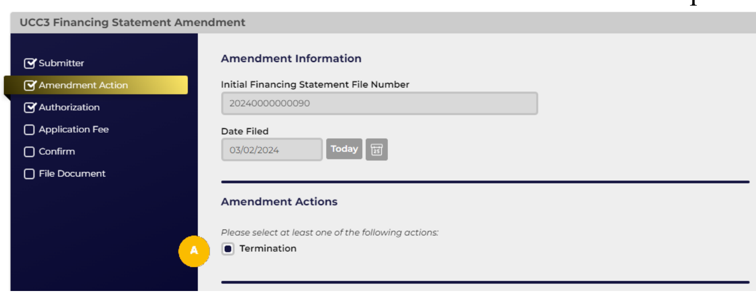
9. Filer contact information is the person that will be contacted if there are questions regarding the filing.

10. Submitter information is tied to the record and can be searched by staff when inquiries are made about a UCC filing. Once entered click Next Step to Amendment Action.

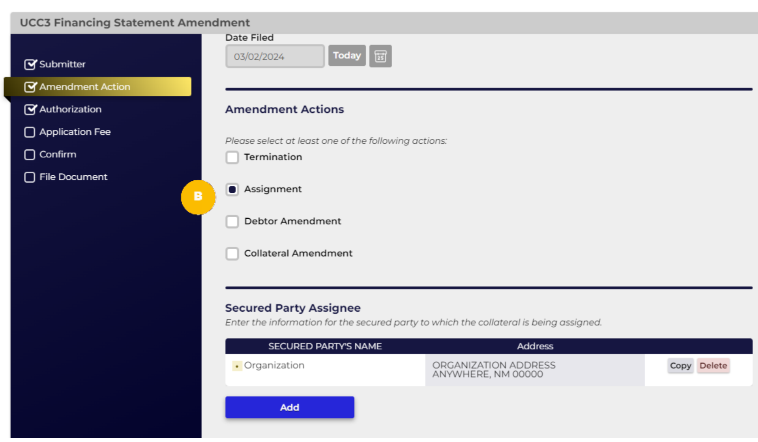


11. Choose the appropriate amendment action. You can choose multiple actions, except to combine Debtor and Secured Party Amendments, or to file a Termination, which is a single action amendment.

    A. Termination: Choose Termination and click Next Step.

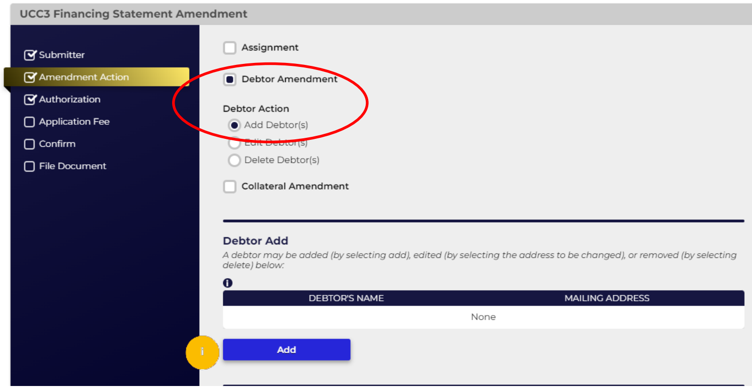


    B. Assignment: Choose Assignment and select the Secured Party to which the collateral is being assigned. *Note: A Secured Party that has been added in this amendment cannot be designated assignment. The Secured Party must first be added in one amendment and designated assignment by filing a subsequent amendment.*

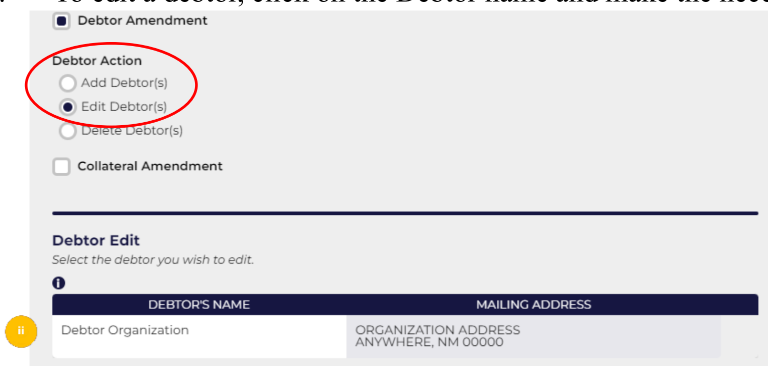


C. Debtor Amendment: Choose Debtor Amendment. Select Add Debtor, Edit Debtor, or Delete Debtor.

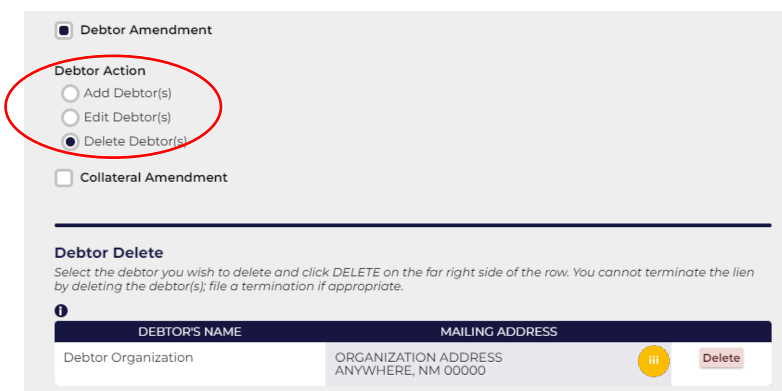
i. To add a debtor, click on the Add button and enter the Debtor information.



ii. To edit a debtor, click on the Debtor name and make the necessary changes.

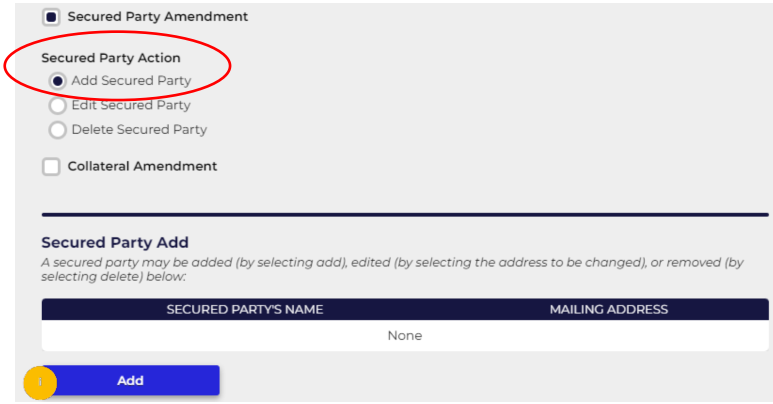


iii. To delete a Debtor, click on the Delete button for the debtor to be deleted.

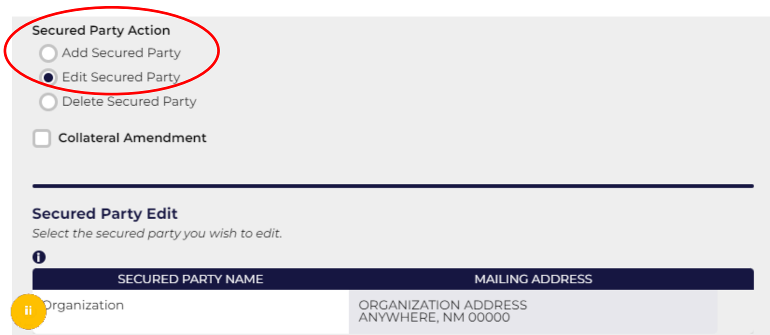


D. Secured Party Amendment: Choose Secured Party Amendment. Select Add Secured Party, Edit Secured Party, or Delete Secured Party.

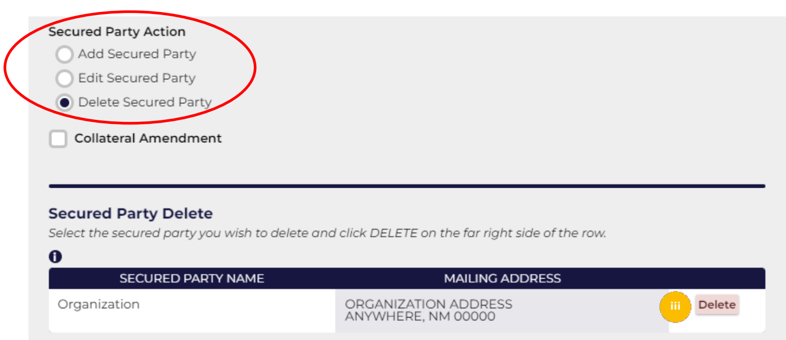
i. To Add Secured Party, click on the Add button and enter the necessary information:



ii. To Edit Secured Party, click on the Secured Party to edit and enter the necessary information:

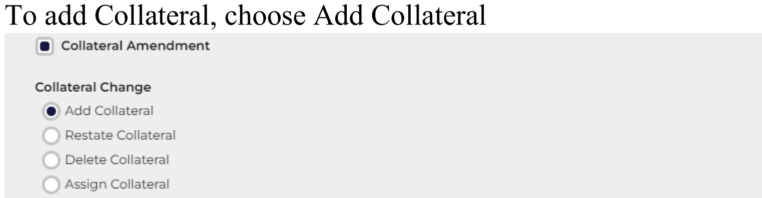


iii. To Delete a Secured Party, click on the Delete button for the party to be deleted.

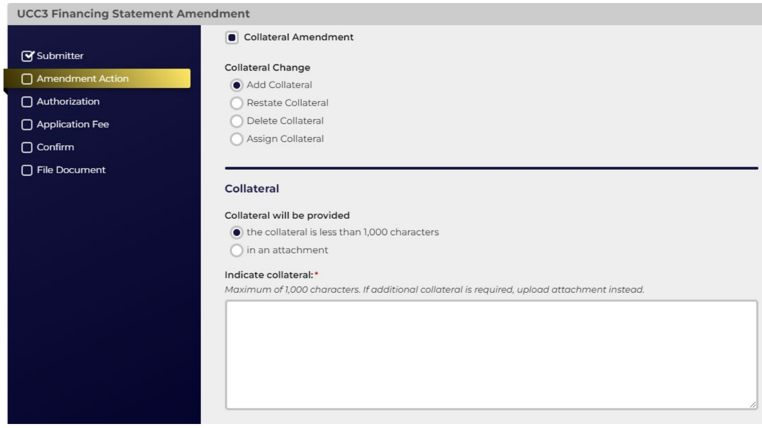


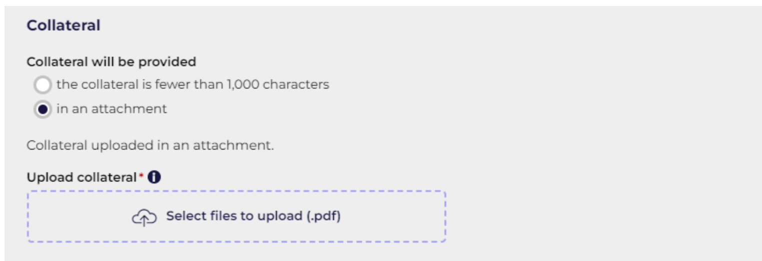
E. Collateral Amendment: Choose collateral Amendment. Select Add Collateral, Edit Collateral, Delete Collateral or Assign Collateral.

i. To add Collateral, choose Add Collateral

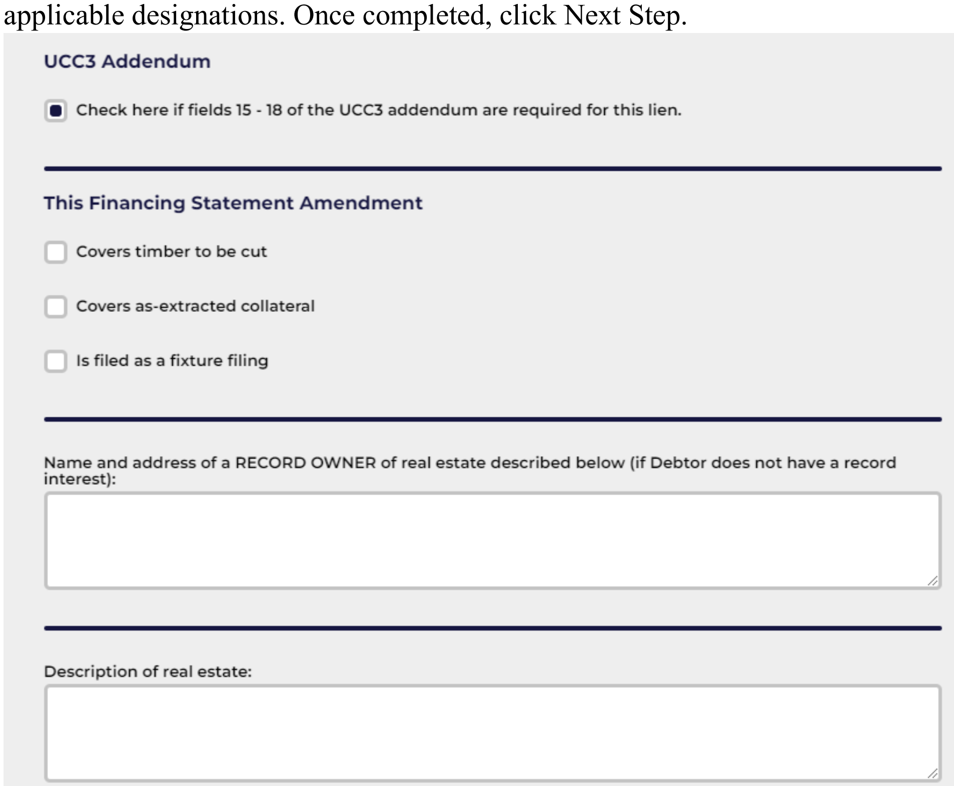


ii. When entering collateral, you have the option to key enter the collateral information if it is fewer than 1,000 characters. If it exceeds that limit, you must upload a PDF of the collateral description. You may upload a PDF of the collateral description if you choose, regardless of the number of characters. *Note: The PDF file cannot exceed 30MB.*

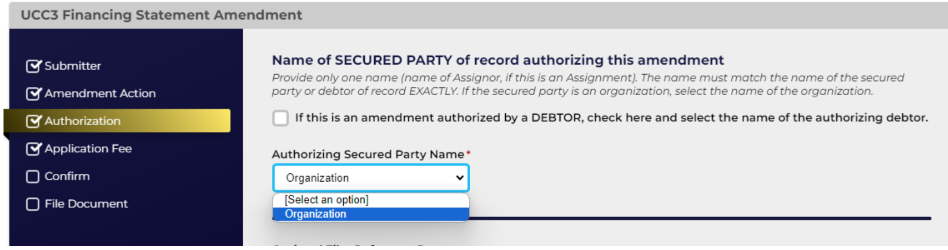




12. If the filing requires a UCC3 Addendum, click the checkbox for UCC3 Addendum and choose the applicable designations. Once completed, click Next Step.

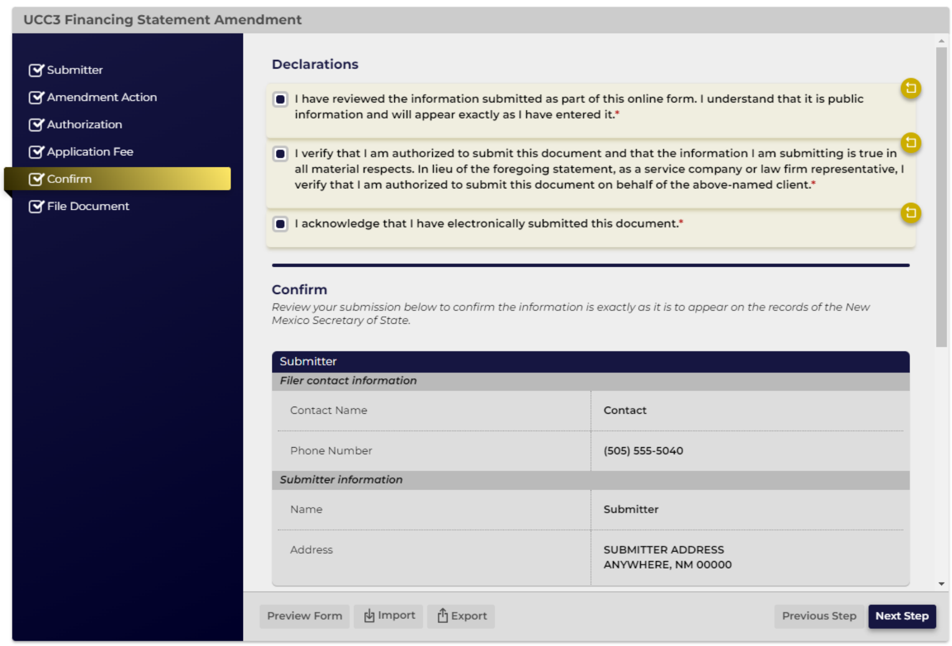


13. Authorization: Choose whether the amendment is authorized by a Debtor or Secured Party. Only current debtors and secured parties can be selected. Click Next Step.



14. Application Fee: The Application Fee page provides a summary of the fees that are due for the filing. Click Next Step.

15. Confirm: The Declarations and Summary page requires acknowledgement that the filing information has been entered correctly and that the filer has the authorization to file the document. It also provides a summary review before submission. If there are any edits to be made, click on the section in the left navigation bar to make changes to that section. If after review, the Summary information is correct, click Next Step to file the document.



16. On the File Online page, information regarding online filing is provided. Click File Online to be directed to the Shopping Cart and checkout options. Complete the checkout process via Credit, Debit, or ACH. There is a convenience fee added to the transaction when a Debit or Credit Card is used.

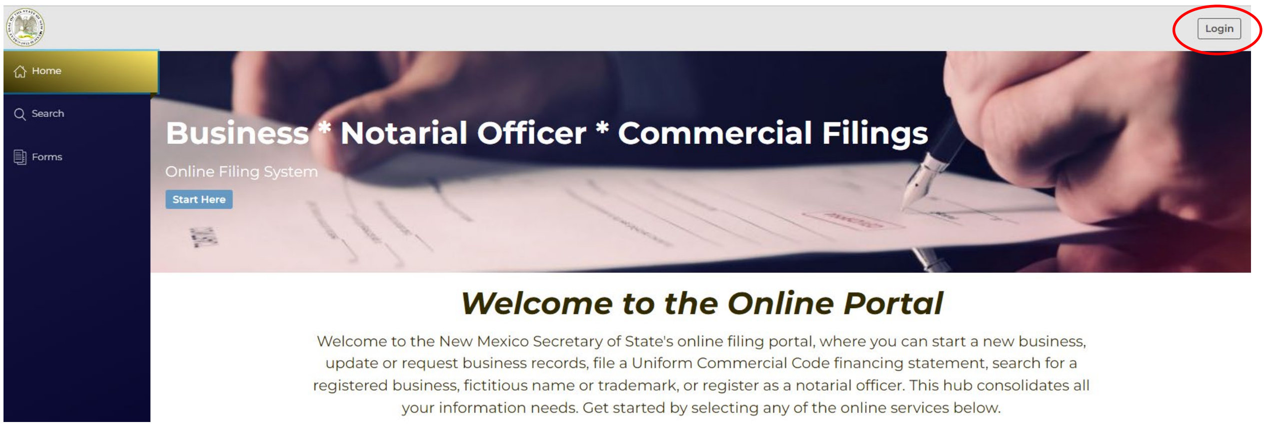
17. Once submitted, the filing is automatically approved, unless collateral has been uploaded or there is information in the keyed collateral that requires redaction for security purposes. Email notification is sent from our office once the filing has been approved or rejected.

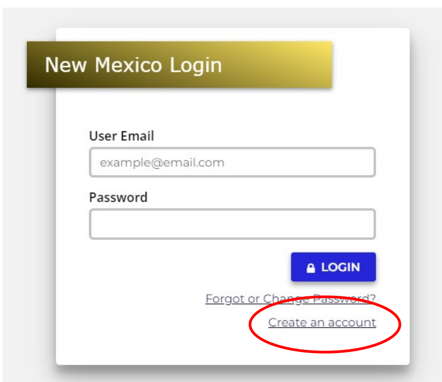
18. The status of the filing can be monitored from My Lien Work Queue while logged in to the account from which it was filed. All correspondence, receipts and downloads are available in My Lien Work Queue.

19. The filing history or the records will be available in My Records when logged in to the account under which they were filed.

File a UCC5 Amendment

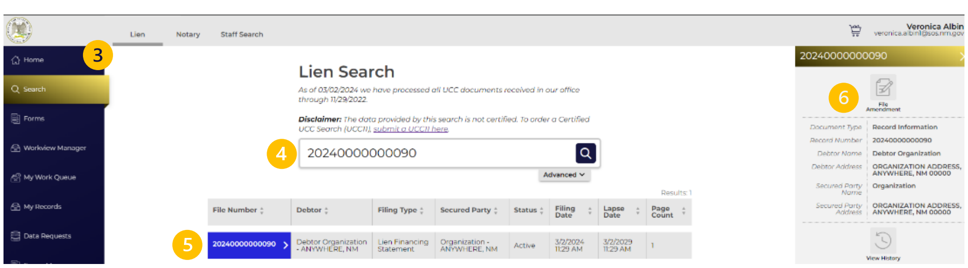
1. Navigate to https://enterprise.sos.nm.gov
2. If you have an existing account, log in; if you do not, create an account:



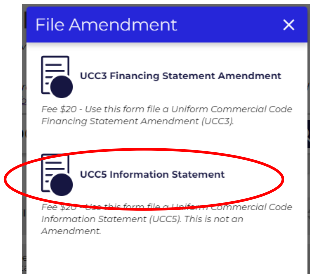


NOTE: The email address that is used as the login is where all notifications related to filings will be sent.

3. Click on Search → Lien.
4. Search for the lien number on which an amendment is to be filed. *Note: Amendments can only be filed on the original lien number, not on an amendment or information statement filing number.*
5. Choose the record from the results list.
6. A slide out drawer will appear on the right. Click on File Amendment.



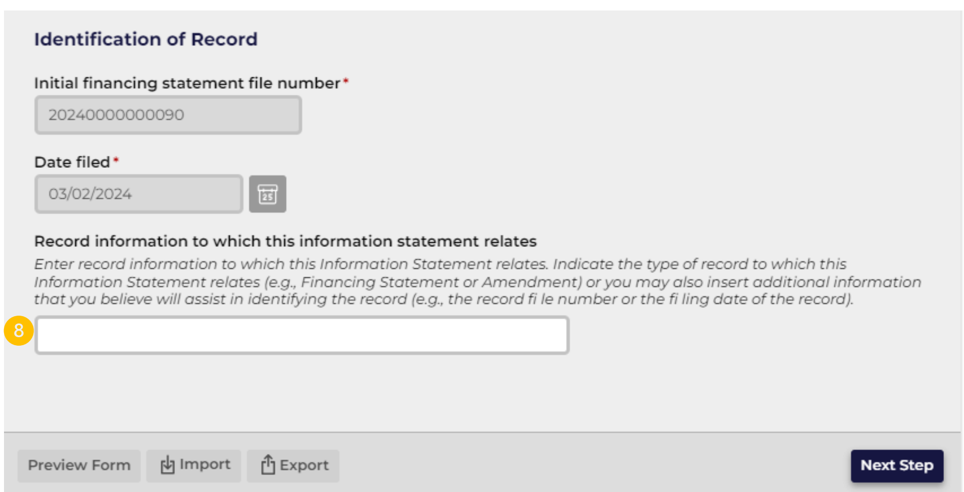
7. Choose UCC5 Financing Statement Amendment



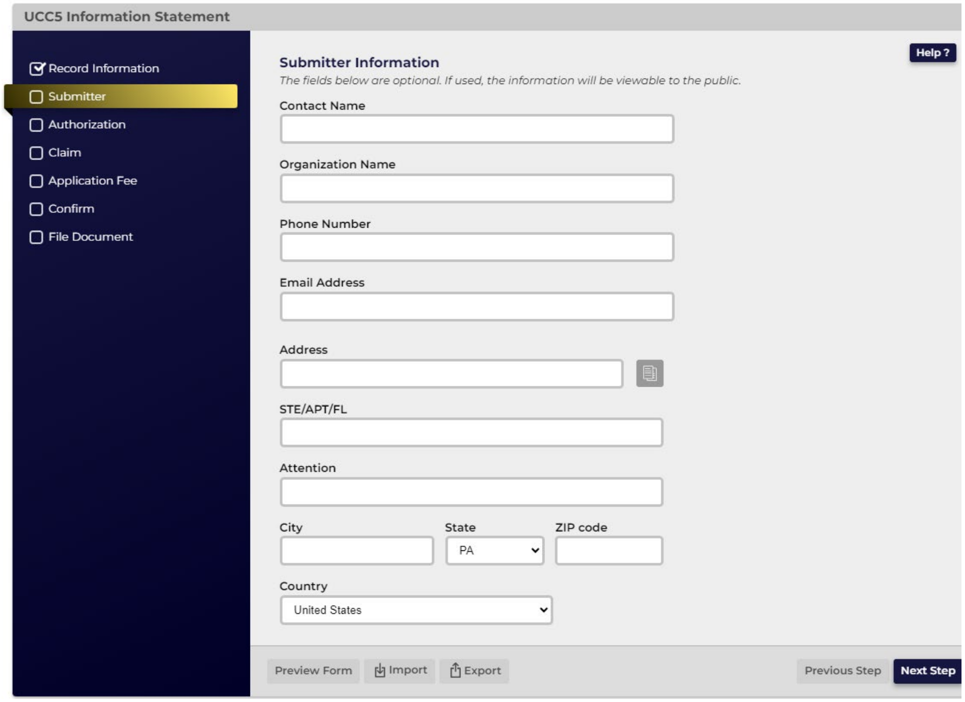
Uniform Commercial Code Information Statement (UCC5) – General Information

- Uniform Commercial Code Financing Statements are filed pursuant to IACA standards statutes. This form may be used to show how a UCC record is inaccurate or to show that a document was wrongfully filed. The filing of an information statement does not affect the effectiveness of an initial financing statement or other filed UCC record.
- The fee for this filing is $20.
- The fees for UCC filings are nonrefundable. The nonrefundable policy applies to both accepted and rejected filings.
- This is not an Amendment and does not change the effectiveness of the UCC record to which it relates. A person may file an Information Statement with respect to a record indexed under that person's name if the person believes the record was inaccurate or wrongfully filed or if the secured party of record believes that the person that filed the record was not entitled to do so.

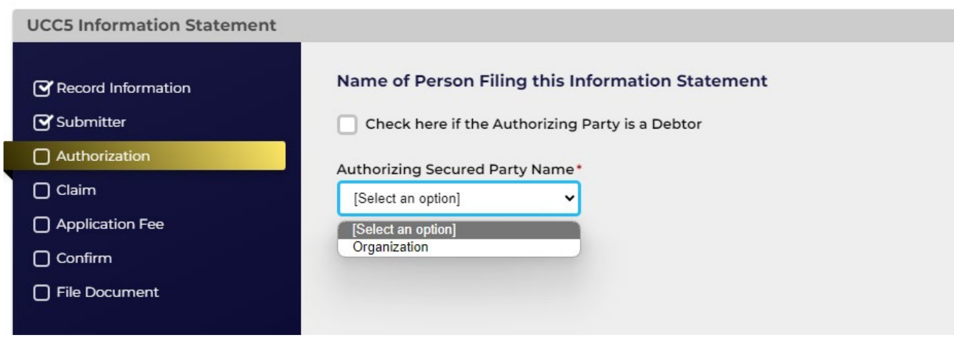
8. An information statement must be filed on the lien record number, which will be prepopulated. The filing to which the Information Statement relates should be identified, indicating either the filing number or the type of filing. Click Next Step.



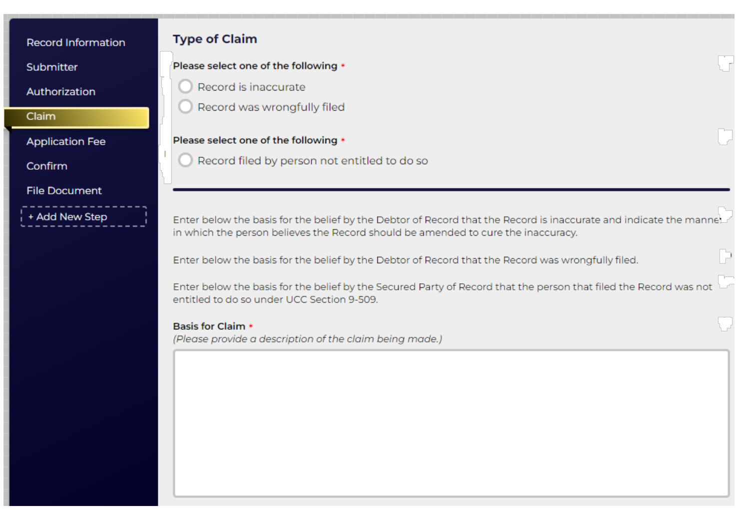
9. Enter the submitter information and click Next Step.



10. Identify the party authorizing the Information Statement. Only current debtors or secured parties can authorize a UCC5.



11. Identify the type of information statement. Depending upon the authorizing party, choose a reason, and enter a basis for the claim. Click Next Step.



12. Application Fee: The Application Fee page provides a summary of the fees that are due for the filing. Click Next Step.

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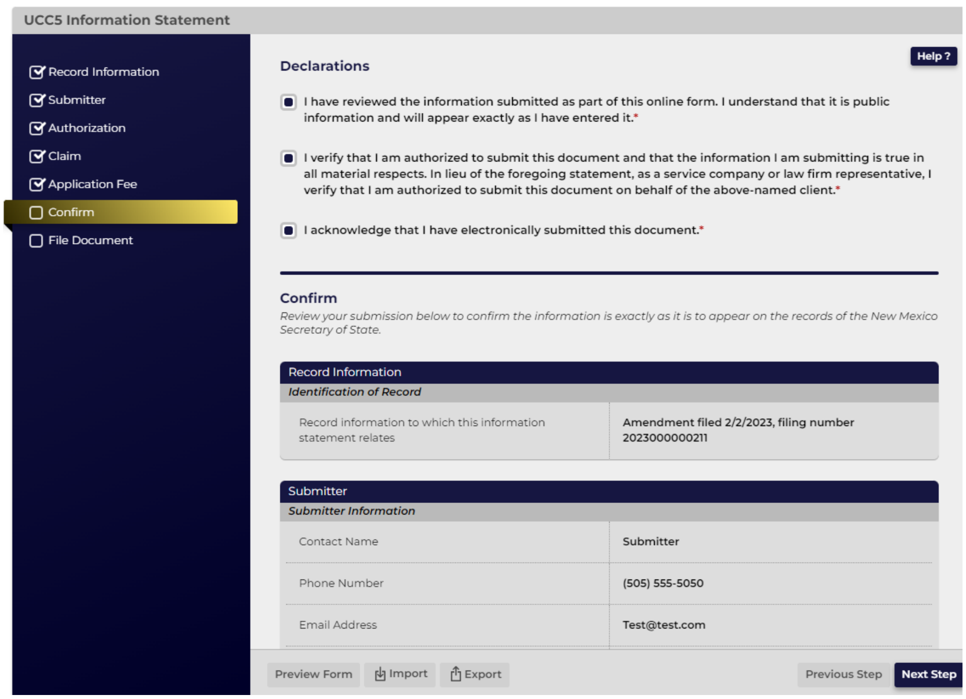

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