Utah Department of Commerce
**Division of Corporations
and Commercial Code**
UCC/CFS

A User's Guide for the State of Utah's UCC/CFS Filing System

In October of 2019 the State of Utah went live with its new UCC/CFS filing system to provide a more user friendly experience that also offers more online services than its predecessor.

The release of this new system coincided with the implementation of the Utah ID. This ID allows users to sign in and access multiple state agencies' systems, without having to create, and/or login to multiple accounts.

With any new system being released to the public, and the implementation of the universal Utah ID, we knew that our shareholders and the public would experience some issues.

Some of the main issues that we experienced when rolling out this new service were:

- Creating a Utah ID.
- Creating Secondary Users for a Primary Account.
- No longer offering monthly billing services.
- UCC/CFS lien searches.
- No longer providing collateral information on searches for free, and focusing on the submittal of UCC-11 and CFS-2 searches for the image(s) of record.

This guide should help in alleviating the issues previously outlined and highlight the benefits this new system has provided to our shareholders and the public.

In this guide we will focus on:

- Creating Primary and Secondary Users with a Utah ID.
- Navigating the UCC/CFS Dashboard.
- Performing UCC and CFS searches, and going over "Standard Search Logic," the search logic used for UCC-11 and CFS-2 filings.

Table of Contents

Creating a Utah ID

Something to keep in mind if you are creating a primary user with multiple secondary users when creating your Utah ID:

- The primary account should not be associated with an individual but with the organization. Circumstances concerning the primary user's employment may change and that login information would leave with them.
  - Create a primary user account that can be changed as personnel changes occur.

When you go to ucc.utah.gov it will prompt you to log on with your Utah ID

After selecting "Click to Log on with Utah-ID" you will be directed to the Utah ID Login page.

If you already have an account, you can sign in and you will be directed to the UCC/CFS dashboard.

If you do not have a Utah ID you will select "Create an Account."

Note: Secondary Users will need to create a UTAH ID here at id.utah.gov and wait to login to the UCC/CFS system until the Primary User has set them up. Failure to do so will create a primary user account for a secondary user.
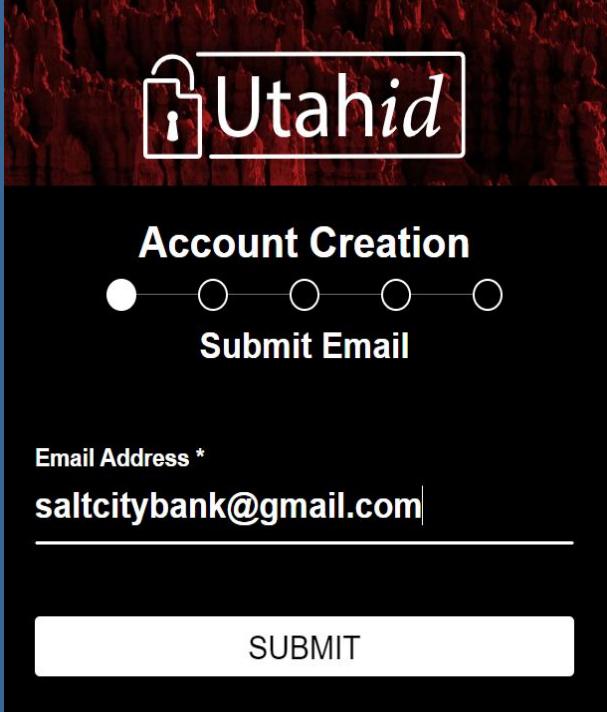
Utahid

Username or Email

Password

☐ Remember my username

SIGN IN

Forgot password?
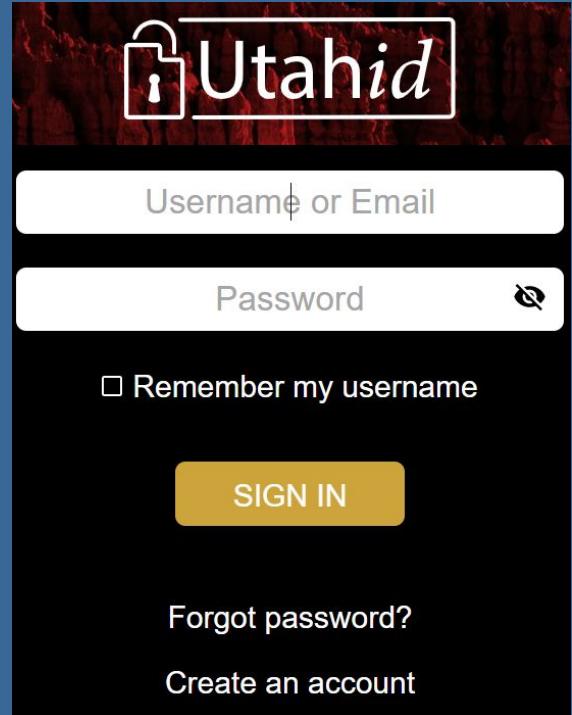
Create an account

After selecting "Create an Account" you will then be prompted to submit an email address.

If this is for your business, please use your business email address. If this is for a primary account with multiple secondary users, use or create an office email account (ie saltcitybank@saltcitybank.com) in lieu of an individual's business email address, in case of a change in employment.

Note: We have had issues with individuals submitting personal email addresses when in fact they should have used their work email.

Utah*id*

Account Creation

⦿─○─○─○─○

Submit Email
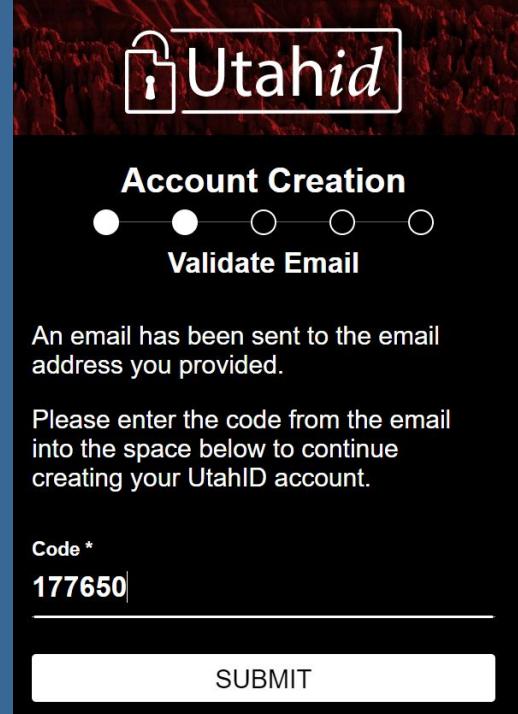
Email Address *

saltcitybank@gmail.com

SUBMIT

Once you have entered your email address, you will receive a 6 digit verification code.

Account Creation

Validate Email

An email has been sent to the email address you provided.

Please enter the code from the email into the space below to continue creating your UtahID account.

Code *

177650

SUBMIT

You will be prompted to enter your first and last name and a username.

Note: If the Utah ID is for a primary user with multiple secondary users, create it as though it were for an organization. See the example in the screenshot:

- First name: Saltcity
- Last name: Bank
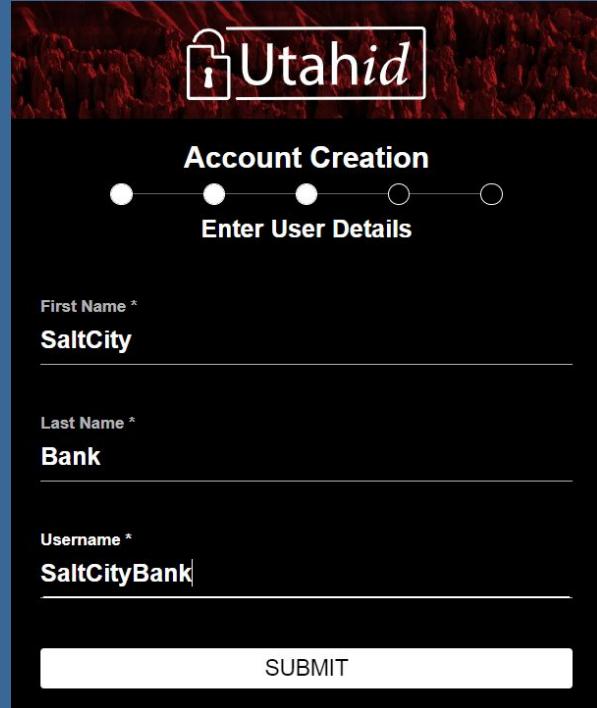
Utahid

Account Creation

Enter User Details

First Name *
SaltCity

Last Name *
Bank

Username *
SaltCityBank

SUBMIT

Lastly, you will be prompted to create a password and confirm it.

Utah ID password requirements are as follows:

- Must be between 8 and 128 characters long
- Must not contain your name, username, etc…
- Must use at least 3 different character types:
  - Uppercase
  - Lowercase
  - Number
  - Special Character

Utah Department of Commerce
Division of Corporations and Commercial Code
UCC/CFS

Once you have created and confirmed your password, you will be redirected to login with your Utah ID.

This will then take you to the Utah ID dashboard.

Go back to ucc.utah.gov and "Click to Log on with Utah-ID." You will then be on the UCC/CFS Dashboard.

Utah iD

SaltCityBank

••••••••••••

☐ Remember my username

LOG IN

New here? Create Account

Forgot Password?

Welcome!

If you are filing on behalf of an organization as a secondary user, please stop and contact your organization's administrator to add your Utah-ID.

Back   Acknowledge

When logging in for the first time, you will receive this message.

If you are a secondary user, you will need to wait for the primary user to set you up as one.

Secondary users that are set up correctly will not see this message when logging into to the UCC/CFS Dashboard for the first time.

You will then be asked to enter your personal details.

In this field you have the option of setting up as an individual or an organization. For primary users with multiple secondary users, it is best practice to enter it as an organization, and for secondary users as individuals.

Enter Your Personal Details

- Required Field*

○ This is an Individual ● This is an Organization

Organization Name:*   Salt City Bank

Address Line 1:*   160 E 300 South, Second Floor   Address Line 2:   PO Box 146705
Country:*   United States   Zip Code:*   84114
City:*   Salt Lake City   State:*   Utah

Contact Number:*   801 530 4849

Email Address:*   saltcitybank@gmail.com
saltcitybank@gmail.com is available

Clear   Continue

Welcome!

Welcome to the Utah Department of Commerce, Division of Corporations and Commercial Code. Before you begin filing, you must create at least one filing organization. A filing organization is the name under which your filing activities are grouped. Multiple filing organizations may be created, which will allow you to organize your filing activities. Please click below button to begin the process.

Create Filing Organization

The next thing you will need to setup is a filing organization. For accounts that need more than one filing organization, you can set this up on the UCC/CFS Dashboard under "personalization">"Set Up Filing Organization."

If the information pertaining to the Filing Organization is the same as the primary user's, check the "Same as Filer" box and it will auto populate that information.

Once that step is complete, the primary user's account is ready for use.

Creating Secondary User Accounts

After setting up or logging into the primary user's account, you will be directed to the UCC/CFS dashboard.

To add secondary users, select the dropdown menu "Personalization" > "User Creation."

Personalization ▼

Change Account Information

User Creation

Set Up Filing Organization
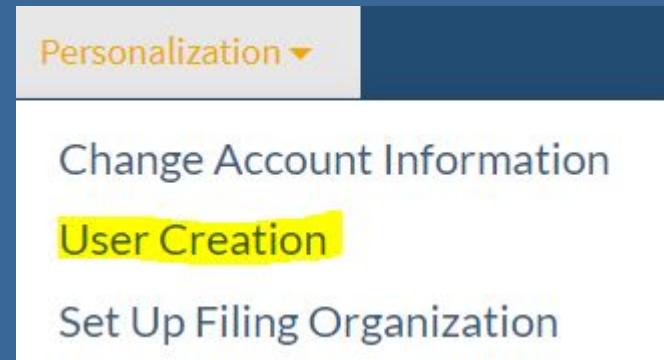
Utah-ID	Name	Status	Action
		No records to view.	

Back   Add New User

At the bottom of the page you will select "Add New User."

You will then enter the secondary user's information.

It is CRUCIAL that you enter the correct Utah ID and email address associated with the secondary user.

Also, make sure to highlight the Filing Organization that applies to the secondary user.

When complete, select "Save" > "OK."

Utah-ID	Name	Status	Action
saltcitybankuser1	user1 saltcitybank	Active	Edit
saltcitybankuser2	user2 saltcitybank	Active	Edit
saltcitybankuser3	user3 saltcitybank	Active	Edit

This will bring you back to the Secondary User Maintenance page where you can add more secondary users, edit or inactivate a user.

To inactivate a user, select "Edit," which will redirect you to the Change Secondary User Information page, select under "Status" > "Inactive," and select "Update" at the bottom of the page. This will inactivate the user from logging in.

Navigating the UCC/CFS Dashboard

Dashboard	UCC Filings ▾	UCC/CFS Search	CFS Filings ▾	Personalization ▾

Once logged into the UCC/CFS Dashboard, you can file UCC/CFS liens, conduct searches and purchase data subscriptions.

At the top of the page there are three drop down menus. One for UCC Filings, CFS Filings and Personalization.

UCC/CFS Search will be discussed in another section of this guide.

Located on the dashboard is your Inbox. The Inbox is where you can find:

- Correspondence
  - This is where you will locate your approved filings, UCC 11 and CFS 2 searches.
- Data/Image Subscription
- Receipts
- Shopping Cart
  - This is where you can find in-progress filings.
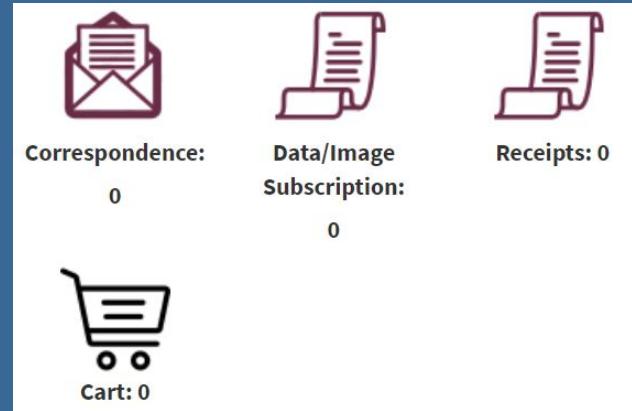
Correspondence:
0

Data/Image
Subscription:
0

Receipts: 0

Cart: 0

Also located on the dashboard are your In Progress filings. Once these filings have been approved or deleted, they will no longer be able to be viewed.

UCC Filings

Under the UCC FIlings dropdown menu you can start the filing process for:

- UCC 1 - Financing Statement
- UCC 3 - Amendment
- UCC 5 - Information Statement
- UCC11 - Information Request
- UCC Data/Image Subscriptions

Note: UCC11 and data/image subscriptions will be discussed in another section of this guide.

UCC 1 - Financing Statement

UCC 3 - Amendment

UCC 5 - Information Statement

UCC11 - Information Request/Search/Copies

UCC Data/Image Subscriptions

UCC 1 - Initial Financing Statement

When filing an initial financing statement, you will be prompted to select one of the four filing types:

- Initial Financing Statement
- Manufactured Housing
- Public Financing
- Transmitting Utility

After selecting the filing type select "next," and you will then add your debtor(s) and secured party(s).

If you are uncertain as to which filing type to select, select "Initial Financing Statement."

FILING TYPE:*	Initial Financing Statement	⌄
	Initial Financing Statement	
	Manufactured Housing	
	Public Financing	
	Transmitting Utility	
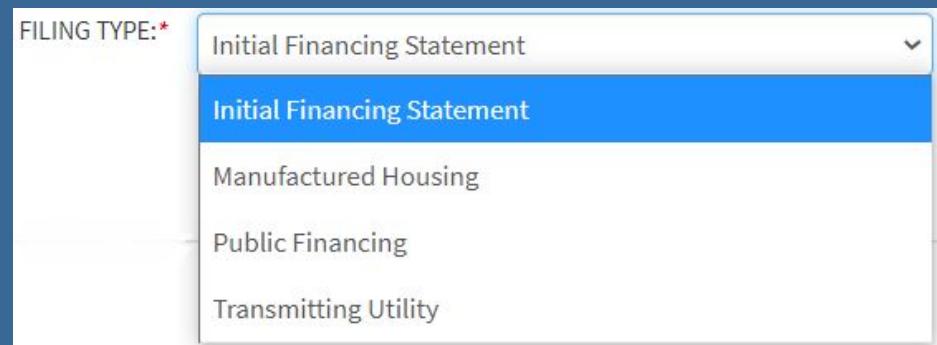
UCC 3 - Amendment

Filing Type:	UCC-3 Amendment
Filing Action: *	-- Select -- ⌄
Enter Financing Statement Number: *	

When filing a UCC 3 - amendment, it is important to select the correct filing action (ie. debtor add/change/delete, assignment full/partial, collateral add/delete/restate, continuation, termination, etc…) and the correct financing statement number associated with the amendment. After you enter that information, select "next."

The first thing you will see after selecting "next" is the confirmation page. Make sure the information is correct before proceeding.

CFS Filings

Under the CFS Filings dropdown menu, you can start the filing process for:

- CFS 1 - Initial Financing Statement
- CFS 2 - Information Request
- CFS 3 - Amendment
- CFS Master List

Note: CFS 2 and the master list will be discussed in another section of this guide.

CFS 1- Initial Financing Statement

CFS-2 Information Request

CFS 3 - Amendment

CFS Master List

CFS 1 - Initial Financing Statement

FILING TYPE: *

Initial Financing Statement ⌄

Unlike UCC-1 filings, CFS only has one filing type.

Select "Initial Financing Statement">"next."

You will then add your debtor(s) and secured party(s).

<u>Note</u>: The Division of Corporations and Commercial Code will accept electronic signatures.

Filing Type:	CFS-3
Filing Action:*	-- Select -- ⌄
Enter Initial Financing Statement Number:*	

When filing a CFS 3 - amendment, it is important to select the correct filing action (ie. amendment, assignment, termination, continuation, partial release, etc…) and the correct financing statement number associated with the amendment. After you enter that information, select "next."

The first thing you will see after selecting next is the confirmation page. Make sure the information is correct before proceeding.

Personalization Dropdown Menu

Under the Personalization Dropdown Menu, you can:

- Change Account Information
    - Change contact information pertaining to your account. This option will not allow you to change the email address or Utah ID.
- User Creation
    - Creating Secondary Users
- Set Up Filing Organization
    - Create new filing Organizations (optional)

Note: Secondary users will only have the option of "Change Account Information."

Change Account Information

User Creation

Set Up Filing Organization

UCC/CFS Search Tool

On the UCC Dashboard at the top of the page, there is a UCC/CFS Search link. This tool is used to search to see if there is a lien or liens against a specific individual or organization.

This tool does not perform UCC 11 or CFS 2 Information Requests, but allows the user to search for debtors, secured parties, or a specific filing number, for reference only.

I WOULD LIKE TO SEARCH BY:

Lien Type: All

Select One: ○ Filing Number ● Debtor Name ○ Secured Party Name

Select Search Logic: Standard

○ Individual ● Organization

Organization Name:*   BLACK CATTLE COMPANY, INC

Address Line1:   [   ]   **Address Line2:**   [   ]

Country: [   ]   **Zip Code:**   [   ]

City: [   ]   **State:**   [   ]

On this page you will be able to search by:

- Lien Type
  - UCC or CFS
- Filing Number
- Debtor Name
  - Individual or Organization Name
- Secured Party Name
  - Individual or Organization Name

You also have the Advanced Search Options to search by:

- Lien Status
  - All Active (Unlapsed and Lapsed, Unlapsed Only, Lapsed, Inactive, All Statuses)
    - Once a CFS filing has lapsed, it becomes unsearchable.
- Filing Date
- Lapse Date

Advanced search options are optional.

Another tool on the UCC/CFS Search tool is the option to select the search logic to find debtors and/or secured parties. These are the search logic options:

- Standard
  - Note: Standard Search Logic is used for UCC-11 and CFS-2 Information Requests, as outlined by Utah Rule R154-2-504 and IACA. See page 54.
- Exact Match
- Contains All Words - In Order
- Contains All Words - Any Order
- Contains Any Words - Any Order

Initial Financing Statement	Lien Type	IFS Filing Type	Debtor Name
543611201834	UCC Lien	UCC-1-Initial Financing Statement	BLACK CATTLE COMPANY, INC.
2021756577-9	UCC Lien	UCC-1-Initial Financing Statement	Black Cattle Company, Inc.
210319758229-7	CFS	CFS-1-Initial Financing Statement	BLACK CATTLE COMPANY, INC.
210319758234-1	CFS	CFS-1-Initial Financing Statement	BLACK CATTLE COMPANY, INC.

After finding the results of your search, this information will include:

- List of Liens Associated with the Search
- Initial Financing Statement #
- Lien Type
- Filing Type
- Debtor Name
- Debtor Address
- Debtor Type
  - Individual or Organization
- Filing Date/Time
- Lapse Date/Time
- Lien Status

Notice: The search will not include collateral information. To obtain collateral information you will need to file a UCC 11 or CFS 3 Information Request.

How to Process a UCC 11 - Information Request

A UCC-11 is used to perform searches and acquire information concerning UCC liens, and to acquire the filing image(s) based on the information provided in the **Search By** field (ie: debtor name or filing number).

To file a UCC-11, click on "UCC Filings">"UCC-11 Information Request/Search/Copies" at the top of the UCC/CFS Dashboard.

UCC 1 - Financing Statement

UCC 3 - Amendment

UCC 5 - Information Statement

UCC11 - Information Request/Search/Copies

UCC Data/Image Subscriptions

Once you are on the **UCC-11 Search** page, you will enter either the debtor's information or a specific lein number. If you are searching by a specific debtor, you will click on the **Debtor** button and either the **This is an individual** or **This is an Organization** button. You will then enter the debtor's name. If searching for a specific filing, select "Specified Copies" and enter the filing number, and click **Add**.

Note: UCC-11 Information Requests utilize standard search logic, as outlined by Utah Rule R154-2-504 and IACA. See page 54.

Utah Department of Commerce
Division of Corporations
and Commercial Code
UCC/CFS

SEARCH RESPONSE: *

○ No Search Report   ○ All (Lapsed and Unlapsed)   ○ Unlapsed Only   ☐ Certified

After you entered the debtor or filing number, you will enter what type of **Search Response** you are looking for, whether you want the search **Certified** and the type of copies you will need.

Under **Search Response** here are your options:

- **No Search Report** - You will select the **No Search Report** button if you are searching a debtor that does not have an active lien against them.
- **All (Lapsed and Unlapsed)** - You will select the **All (Lapsed and Unlapsed)** button if you are searching for active and inactive filings. Once a filing lapses you have a year after that lapse date to search the filing.
- **Unlapsed Only** - You will select the **Unlapsed Only** button if you are searching for active filings.
- **Certified** (optional checkbox) - You will check the **Certified** checkbox if you need your search certified. This is an additional **$12.00** fee.

COPY REQUEST: *

○ No Copies   ○ All (Lapsed and Unlapsed)   ○ Unlapsed Only

Under **Copy Request,** here are your options:
- **No Copies** - You will select the **No Copies** button if you are not requiring the filing image. **No Copies** does not include collateral information in the search report unless it was filed prior to October 24th, 2019.

Note: If selecting **No Copies,** the search is free. The search report will include the collateral information for all filings filed before October 24th, 2019, and those filed online for no fee when selecting "**No Copies**" under the **Copy Request Section**.

- **All (Lapsed and Unlapsed)** - You will select the **All (Lapsed and Unlapsed)** button if you are requiring the filing images for active and inactive filings. Once a filing lapses, you have a year after that lapse date to obtain filing images. There is a **$0.30** fee per page.
- **Unlapsed Only** - You will select the **Unlapsed Only** button if you are requiring the filing images of active filings. There is a **$0.30** fee per page.

Note: The **Search Response** and **Copy Request** fields are mandatory. The **Certified** checkbox is optional.

Once you have entered the debtor's information or specific filing number, the **Search Response** and **Copy Request,** You will click on the **Next** button.

SEARCH REPORT AND /OR COPIES FOR SPECIFIC TIME PERIOD ONLY :

☐ Refine by Date Range

Beginning Date : [　　　　　]　　　　**Ending Date :** [　　　　　]　☐

Include Related Documents outside of Time Period

SEARCH REPORT AND/OR COPIES FOR SPECIFIC CITY(IES)

☐ Refine by City

City: [　　　　　　　]

The **Advanced Search** screen allows you to refine your search based on a specific date range and/or by a specific city.

NOTE: The **Advanced Search** Page is optional. You are not required to fill out either field.

Once you have or have not entered those specifics (**not required**), click on the **Next** button.

UCC-11 SEARCH AND COPY REQUEST FEE DETAILS

Fees : $0.00

No of Additional pages : 0 * $0.30 = $0.00

Certified Fee : $0.00

Total : $0.00

You will then receive the fee detail for your order.

NOTE: If you selected **No Search Report** or **No Copies, t**he order total will be **$0.00**. You will still need to proceed to checkout with your order even though the order total is **$0.00**.

After proceeding to the next page, you will be able to review and edit your order. If your order is correct, you will then click on the **Add to Shopping Cart** button. If that is the only transaction you have to make, you can select the **Checkout** button or you can add another transaction.

After you have checked out, your search will be found on your dashboard in the **Correspondence** icon.

Depending on the size of the search, this may take longer to appear in your **Correspondence** Folder.

How to Process a CFS 2 - Information Request

A CFS-2 is used to perform searches and acquire information concerning CFS liens, and to acquire the filing image(s) based on the information provided in the **Search By** field (ie. debtor name or filing number).

To file a CFS-2 click on **CFS Filings>CFS-2 Information Request** at the top of the home page.

CFS 1- Initial Financing Statement

CFS-2 Information Request

CFS 3 - Amendment

CFS Master List

Once you are on the **CFS-2 Search** page, you will enter either the debtor's information or a specific lein number. If you are searching by a specific debtor, you will click on the **Debtor** button and either the **This is an individual** or **This is an Organization** button. You will then enter the debtor's name. If searching for a specific filing, select "Specified Copies" and enter the filing number, and click **Add**.

Note: CFS-2 Information Requests utilize standard search logic, as outlined by Utah Rule R154-2-504 and IACA. See page 54.

SEARCH RESPONSE: *

○ No Search Report   ○ Unlapsed Only   ☐ Certified

After you entered the debtor or filing number, you will enter what type of **Search Response** you are looking for, whether you want the search **Certified,** and the type of copies you will need.

Under **Search Response,** here are your options:
- **No Search Report** - You will select the **No Search Report** button if you are searching a debtor that **does not** have an active lien against them.
- **Unlapsed Only** - You will select the **Unlapsed Only** button if you are searching for active filings.
- **Certified** (optional checkbox) - You will check the **Certified** checkbox if you need your search certified. This is an additional **$12.00** fee.

COPY REQUEST: *

◯ No Copies   ◯ Unlapsed Only

Under **Copy Request,** here are your options:

- **No Copies** - You will select the **No Copies** button if you are not requiring the filing image. **No Copies** does not include collateral information in the search report unless it was filed prior to October 24th, 2019.

NOTE: If selecting **No Copies** the search is free. The search report will include the collateral information for all filings filed before October 24th, 2019, and those filed online for no fee when selecting "**No Copies**" under the **Copy Request Section**.

- **Unlapsed Only** - You will select the **Unlapsed Only** button if you are requiring the filing images of active filings. There is a **$0.30** fee per page.

NOTE: The **Search Response** and **Copy Request** fields are mandatory. The **Certified** checkbox is optional.

Once you have entered the debtor's information or specific filing number, the **Search Response** and **Copy Request**
You will click on the **Next** button.

SEARCH REPORT AND /OR COPIES FOR SPECIFIC TIME PERIOD ONLY :

☐ Refine by Date Range

Beginning Date : [   ]   **Ending Date :** [   ]   ☐

Include Related Documents outside of Time Period

SEARCH REPORT AND/OR COPIES FOR SPECIFIC CITY(IES)

☐ Refine by City

City: [   ]

The **Advanced Search** screen allows you to refine your search based on a specific date range and/or by a specific city.

NOTE: The **Advanced Search** Page is optional. You are not required to fill out either field.

Once you have or have not entered those specifics (**not required**), click on the **Next** button.

CFS-2 SEARCH AND COPY REQUEST FEE DETAILS

Fees : $0.00

No of Additional pages : 1 * $0.30 = $0.30

Certified Fee : $0.00

Total : $0.30

You will then receive the fee detail for your order.

NOTE: If you selected **No Search Report** or **No Copies, t**he order total will be **$0.00**. You will still need to proceed to checkout with your order even though the order total is **$0.00**.

After proceeding to the next page, you will be able to review and edit your order. If your order is correct, you will then click on the **Add to Shopping Cart** button. If that is the only transaction you have to make, you can select the **Checkout** button, or you can add another transaction.

After you have checked out, your search will be found on your dashboard in the **Correspondence** icon.
Depending on the size of the search, this may take longer to appear in your **Correspondence** Folder.

Data/Image Subscriptions

SELECT SUBSCRIPTION TYPE

Select	Subscription Type	Report Period Type
○	Database Refresh	Complete Database
○	UCC Monthly	Monthly - This includes data and image files. Images are available from January 2020.
○	UCC 6 Months	6 Month Subscription to Data and Image files. Images are available from January 2020.
○	CFS Master List	One time purchase of CFS Master List containing all active CFS Filing. This service provides the Master Lien List for 12 months, updated bi-monthly.

Utah Department of Commerce
**Division of Corporations
and Commercial Code
UCC/CFS**

Data/Image Subscriptions are located under the UCC and CFS dropdown menus. Here are the options offered:

- Database Refresh
  - Complete Database (UCC only). The fee for this subscription is $1,000.00.
- UCC Monthly
  - This includes data and image files. Images are available from January 2020. The fee for this subscription is $1,000.00.
    - It will give you the option to select one of the previous two months.
- UCC 6 Months
  - 6 month subscription to data and image files. Images are available from January 2020. The fee for this subscription is $6,000.00.
    - It will give you the option to begin starting with the previous or current month.
- CFS Master List
  - One time purchase of the CFS Master List Containing all active CFS filings. This service provides the CFS Master List for 12 months, updated bi-monthly. The fee for this subscription is $25.00.
    - You will need to download the Master List Viewer found in the Data/Image Subscription folder at the bottom of the page.

Master List Viewer: **Download**

Standard Search Logic

https://rules.utah.gov/publicat/code/r154/r154-002.htm#/T43

R154-2-504. Search Methodology

(1)　(a) Search results are produced by the application of search logic to the name presented to the filing officer.

　　(b) Human judgment does not play a role in determining the results of the search.

(2) Standard search logic. The following rules describe the filing office's standard search logic and apply to all searches except those where the search request specifies that a non-standard search logic be used.

　　(a) There is no limit to the number of matches that may be returned in response to the search criteria.

　　(b) No distinction is made between upper and lower case letters.

　　(c)　(i) Punctuation marks and accents are disregarded.

(ii) For the purposes of this rule, punctuation and accents include all characters other than:

(A) the numerals 0 through 9; and

(B) the letters A through Z, whether upper or lower case, of the English alphabet.

(d) To the extent practicable as determined by the filing office's programming of its UCC information management system, words and abbreviations at the end of an organization name that indicate the existence or nature of the organization are treated as follows:

(i) All spaces are disregarded.

(ii)(A) For first personal name and additional name(s)/initial(s) of individual debtor names:

(I) initials are treated as the logical equivalent of all names that begin with such initials; and

(II) first personal name and no additional name(s)/initial(s) is equated with all additional name(s)/initial(s).

(B) For example, a search request for "John A. Smith" would cause the search to retrieve all filings against all individual debtors with:

(I) "John" or the initial "J" as the first personal name;

(II) "Smith" as the surname; and

(III) the initial "A" or any name beginning with "A" in the additional name(s)/initial(s) field.

(C) If the search request were for "John Smith" (first personal name and surname with no designation in the additional name(s)/initial(s) field), the search would retrieve all filings against individual debtors with:

(I) "John" or the initial J as the first personal name;

(II) "Smith" as the surname; and

(III) any name, any initial, or no name or initial in the additional name(s)/initial(s) field.

(iii) If the name being searched is the surname of an individual debtor name without any first personal name or additional name(s)/initial(s) provided, the search will retrieve from the UCC information management system all financing statements with individual debtor names that consist of only the surname.

(3) After using the preceding rules to modify the name being searched, the search will retrieve from the UCC information management system all Unlapsed Records, or, if requested by the searcher, all Active Records that pertain to financing statements with debtor names that exactly match the modified name being searched.

(4) Non-standard search logic. Non-standard search logic, such as a "wild card" search can be applied to a non-certified search upon request.

Contact Information

For further information concerning UCC and CFS filings feel free to contact us at corpucc@utah.gov

4.3 Standard Search Logic

R154-2-504. Search Methodology - https://rules.utah.gov/publicat/code/r154/r154-002.htm#T43

 (1)   (a) Search results are produced by the application of search logic to the name presented to the filing officer.

(b) Human judgment does not play a role in determining the results of the search.

(2) Standard search logic. The following rules describe the filing office's standard search logic and apply to all searches except those where the search request specifies that a non-standard search logic be used.

(a) There is no limit to the number of matches that may be returned in response to the search criteria.

(b) No distinction is made between upper and lower case letters.

(c)   (i) Punctuation marks and accents are disregarded.

(ii) For the purposes of this rule, punctuation and accents include all characters other than:

(A) the numerals 0 through 9; and

(B) the letters A through Z, whether upper or lower case, of the English alphabet.

(d) To the extent practicable as determined by the filing office's programming of its UCC information management system, words and abbreviations at the end of an organization name that indicate the existence or nature of the organization are treated as follows:

(i) All spaces are disregarded.

(ii)(A) For first personal name and additional name(s)/initial(s) of individual debtor names:

(I) initials are treated as the logical equivalent of all names that begin with such initials; and

(II) first personal name and no additional name(s)/initial(s) is equated with all additional name(s)/initial(s).

(B) For example, a search request for "John A. Smith" would cause the search to retrieve all filings against all individual debtors with:

(I) "John" or the initial "J" as the first personal name;

(II) "Smith" as the surname; and

(III) the initial "A" or any name beginning with "A" in the additional name(s)/initial(s) field.

(C) If the search request were for "John Smith" (first personal name and surname with no designation in the additional name(s)/initial(s) field), the search would retrieve all filings against individual debtors with:

(I) "John" or the initial J as the first personal name;

(II) "Smith" as the surname; and

(III) any name, any initial, or no name or initial in the additional name(s)/initial(s) field.

(iii) If the name being searched is the surname of an individual debtor name without any first personal name or additional name(s)/initial(s) provided, the search will retrieve from the UCC information management system all financing statements with individual debtor names that consist of only the surname.

(3) After using the preceding rules to modify the name being searched, the search will retrieve from the UCC information management system all Unlapsed Records, or, if requested by the searcher, all Active Records that pertain to financing statements with debtor names that exactly match the modified name being searched.

(4) Non-standard search logic. Non-standard search logic, such as a "wild card" search can be applied to a non-certified search upon request.