UCC Filing Functionality and Best Practices

Understanding How State UCC Databases Function and Best Practices to Mitigate UCC Filing Risk

Presented by: Steve Carlston, UCCone

Uccone.com

The Issue

The Uniform Commercial Code and the core information required in a UCC1 or UCC3 filing is consistent across all states.

Unfortunately, each state operates independently and administers their UCC database per state guidelines which vary materially from state to state.

State UCC Databases are Messy!

Per IACA.org administrative rules.

The trade group that oversees state UCC system:

Role of filing office. Unless otherwise expressly provided for by statute, the duties and responsibilities of the filing office with respect to the administration of the UCC are ministerial. Regarding the acceptance for filing a UCC record, the filing office does not determine the legal sufficiency of the record. The filing office also does not determine that the record's information is correct, in whole or in part, or create a presumption that the UCC record information is correct.

This is the foundation of the California UCC filing database

The Result

- State UCC databases are
  - Complicated to access
  - Challenging to use
  - Filings are provided in complicated formats
  - Difficult to search for variants, aliases, and affiliates
  - Impossible to quantify fraud
  - Results can be presented in messy formats
  - Access to actual UCC images can vary by state
  - Anyone can file or release on anything at any time
  - **States take no accountability for what is in the database**

Non-Bank Lenders

- Hide behind filings services

- Usually leasing or factoring companies
- They don’t want you to know who they are
- They don’t want you to be able to find them
  - Discovery often requires legal efforts

- Represent 15-20% of California Commercial UCC filings each month

Best Practices to Mitigate Risk

The purpose of a UCC filing is to specifically make a claim to who you are, who your borrower is, and what you have as collateral

- Establish consistent secured party information
  - Regional banks can have hundreds of variations for name and address
    - Consistent name
    - Consistent address
  - Impossible to manage countless secured party variations
- Don’t use P.O. Boxes for borrower or secured party.
  - Borrower and secured party should have defined addresses
- Articles of Organization and State Good Standing information do not always match.
  - Articles can change but a UCC filing or Good Standing may not

- Establish consistent collateral information
  - All collateral filings throughout the bank should read the same
- Filings should include detail specifically referencing the collateral taken
    - Referring to a lease agreement or loan number is not a security interest
    - Clearly define what you have as collateral
      - Don’t explain what you don’t have
    - Specifically define equipment and serial numbers include manufacturer make and model
    - “All Assets” is not a collateral filing
  - Make sure to attach any attachments

- Don’t include noise in the filing
  - Explaining UCC statute and how it works
  - Background information that is not relevant
  - Be clear and concise
  - Include attachments when needed
    - Purchase order
  - Don’t include vendor catalog data and pictures
- **Check your spelling!**
  - Spelling issues can result in unenforceable filings
    - Incorrect commas or periods
    - Misspelled names
    - Bad serial numbers

Equipment Filing

U250214869636

STATE OF CALIFORNIA
Office of the Secretary of State
UCC FINANCING STATEMENT (UCC 1)
California Secretary of State
1500 11th Street
Sacramento, California 95814
(916) 657-5448

For Office Use Only
-FILED-
File No.: U250214869636
Date Filed: 12/1/2025

Submitter Information:

Contact Name	CORPORATION SERVICE COMPANY
Organization Name	CORPORATION SERVICE COMPANY
Phone Number	18008585294
Email Address	SPRFiling@cscglobal.com
Address	801 ADLAI STEVENSON DR SPRINGFIELD, IL 62703

Debtor Information:

Debtor Name	Mailing Address
PATAGONIA WORKS	8550 WHITE FIR ST RENO, NV 89523

Secured Party Information:

Secured Party Name	Mailing Address
WELLS FARGO VENDOR FINANCIAL SERVICES, LLC	PO BOX 563801 CHARLOTTE, NC 28256

Indicate how documentation of Collateral is provided:
Entered as Text

Description:
All Equipment, described herein or otherwise, leased to or financed for the Debtor by Secured Party under that certain Usage Management Agreement No. 450-6912445-053 including all accessories, accessions, replacements, additions, substitutions, add-ons and upgrades thereto, and any proceeds therefrom.

Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative:
Not Applicable

Select an alternate Financing Statement type:

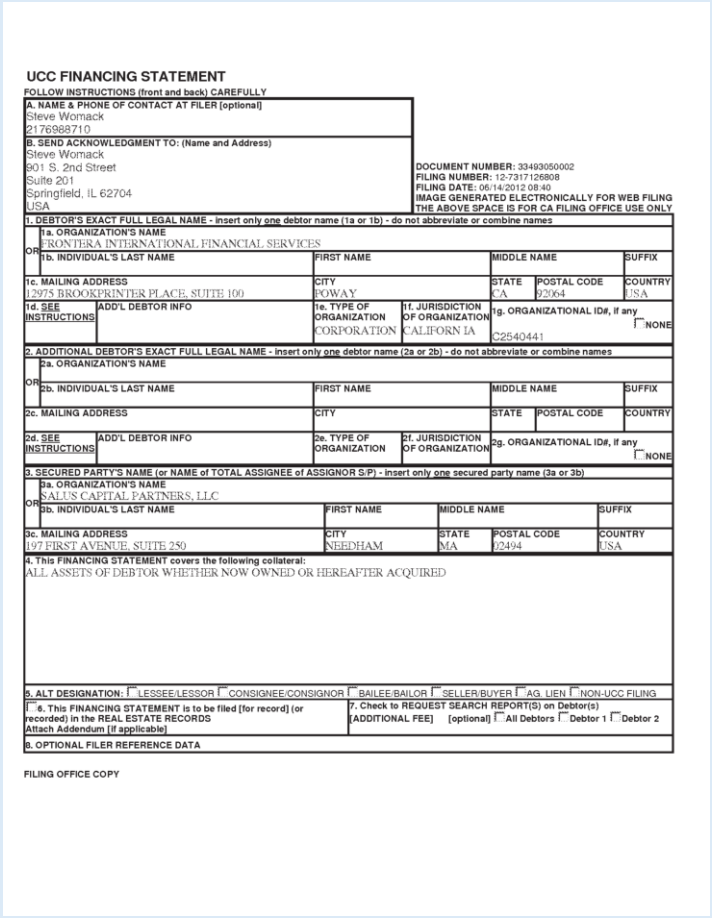
Select an additional alternate Financing Statement type:

Select an alternative Debtor/Secured Party designation for this Financing Statement:

Optional Filer Reference Information:
450-6912445-053 3305 22272

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All Assets



UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]
Steve Womack
2176988710

B. SEND ACKNOWLEDGMENT TO: (Name and Address)
Steve Womack
901 S. 2nd Street
Suite 201
Springfield, IL 62704
USA

DOCUMENT NUMBER: 33493050002
FILING NUMBER: 12-7317126808
FILING DATE: 06/14/2012 08:40
IMAGE GENERATED ELECTRONICALLY FOR WEB FILING
THE ABOVE SPACE IS FOR CA FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME: FRONTERA INTERNATIONAL FINANCIAL SERVICES

OR

1b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX

1c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY
12975 BROOKPRINTER PLACE, SUITE 100	POWAY	CA	92064	USA

1d. SEE INSTRUCTIONS	ADD'L DEBTOR INFO	1e. TYPE OF ORGANIZATION	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID#, if any
		CORPORATION	CALIFORN IA	C2540441 ☐ NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX

2c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

2d. SEE INSTRUCTIONS	ADD'L DEBTOR INFO	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID#, if any
				☐ NONE

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME: SALUS CAPITAL PARTNERS, LLC

OR

3b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX

3c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY
197 FIRST AVENUE, SUITE 250	NEEDHAM	MA	02494	USA

4. This FINANCING STATEMENT covers the following collateral:
ALL ASSETS OF DEBTOR WHETHER NOW OWNED OR HEREAFTER ACQUIRED

5. ALT DESIGNATION: ☐ LESSEE/LESSOR ☐ CONSIGNEE/CONSIGNOR ☐ BAILEE/BAILOR ☐ SELLER/BUYER ☐ AG. LIEN ☐ NON-UCC FILING

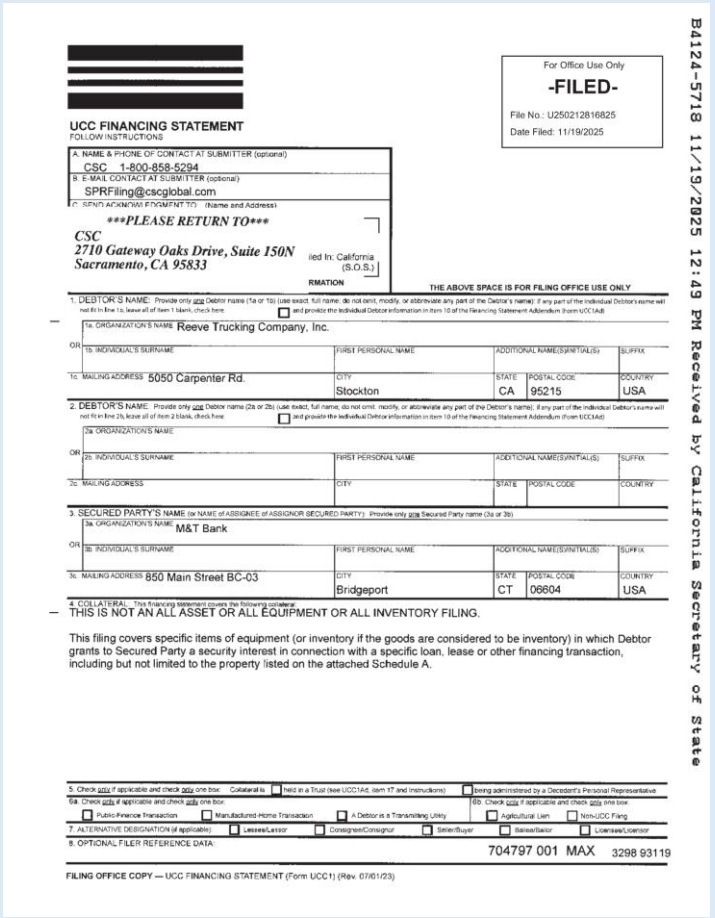
☐ **6. This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS**
Attach Addendum [if applicable]

7. Check to REQUEST SEARCH REPORT(S) on Debtor(s)
[ADDITIONAL FEE] [optional] ☐ All Debtors ☐ Debtor 1 ☐ Debtor 2

8. OPTIONAL FILER REFERENCE DATA

FILING OFFICE COPY

Equipment



[redacted]

UCC FINANCING STATEMENT
FOLLOW INSTRUCTIONS

For Office Use Only
-FILED-
File No.: U250212816825
Date Filed: 11/19/2025

A. NAME & PHONE OF CONTACT AT SUBMITTER (optional)
CSC 1-800-858-5294
B. E-MAIL CONTACT AT SUBMITTER (optional)
SPRFiling@cscglobal.com
C. SEND ACKNOWLEDGMENT TO: (Name and Address)
PLEASE RETURN TO
CSC
2710 Gateway Oaks Drive, Suite 150N
Sacramento, CA 95833

filed In: California (S.O.S.)

RMATION

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1a, leave all of item 1 blank, check here: ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME: Reeve Trucking Company, Inc.

OR

1b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

1c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY
5050 Carpenter Rd.	Stockton	CA	95215	USA

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here: ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

2c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME: M&T Bank

OR

3b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

3c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY
850 Main Street BC-03	Bridgeport	CT	06604	USA

4. COLLATERAL: This financing statement covers the following collateral:
THIS IS NOT AN ALL ASSET OR ALL EQUIPMENT OR ALL INVENTORY FILING.

This filing covers specific items of equipment (or inventory if the goods are considered to be inventory) in which Debtor grants to Secured Party a security interest in connection with a specific loan, lease or other financing transaction, including but not limited to the property listed on the attached Schedule A.

5. Check only if applicable and check only one box: Collateral is ☐ held in a Trust (see UCC1Ad, item 17 and Instructions) ☐ being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box: ☐ Public-Finance Transaction ☐ Manufactured-Home Transaction ☐ A Debtor is a Transmitting Utility

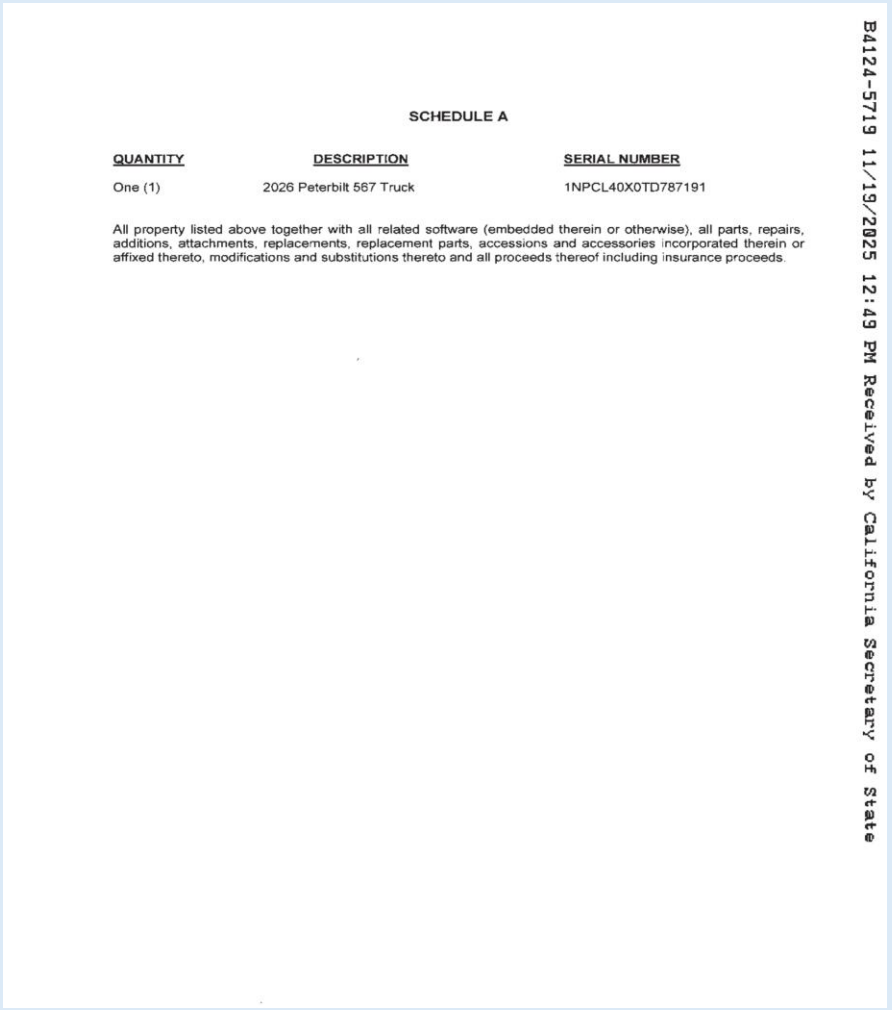
6b. Check only if applicable and check only one box: ☐ Agricultural Lien ☐ Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable): ☐ Lessee/Lessor ☐ Consignee/Consignor ☐ Seller/Buyer ☐ Bailee/Bailor ☐ Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA: 704797 001 MAX 3298 93119

FILING OFFICE COPY — UCC FINANCING STATEMENT (Form UCC1) (Rev. 07/01/23)

B4124-5718 11/19/2025 12:49 PM Received by California Secretary of State



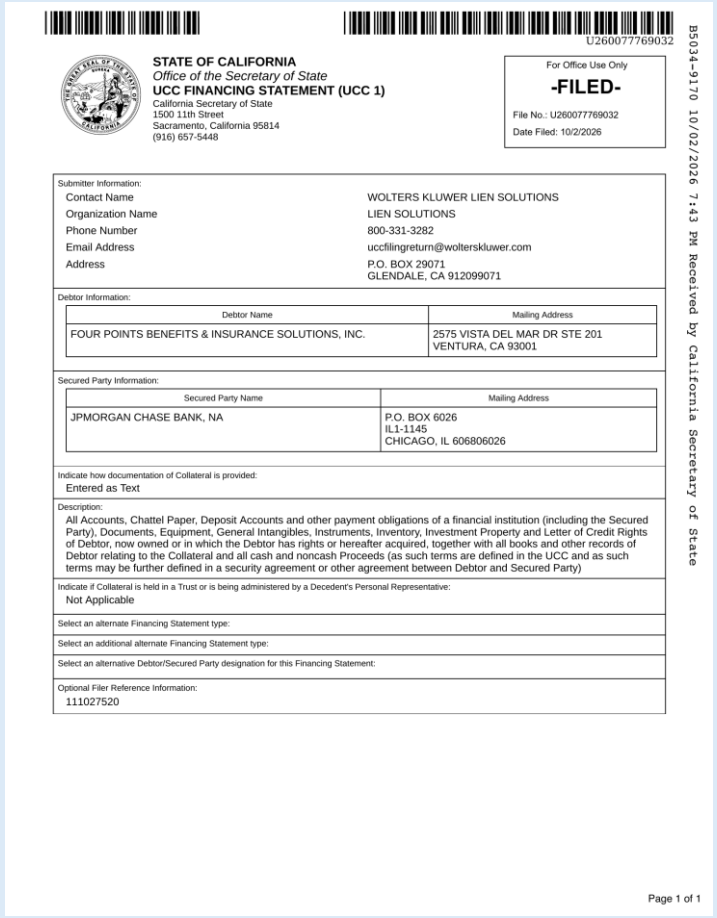
SCHEDULE A

QUANTITY	DESCRIPTION	SERIAL NUMBER
One (1)	2026 Peterbilt 567 Truck	1NPCL40X0TD787191

All property listed above together with all related software (embedded therein or otherwise), all parts, repairs, additions, attachments, replacements, replacement parts, accessions and accessories incorporated therein or affixed thereto, modifications and substitutions thereto and all proceeds thereof including insurance proceeds.

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Blanket Filing



U260077769032

STATE OF CALIFORNIA
Office of the Secretary of State
UCC FINANCING STATEMENT (UCC 1)
California Secretary of State
1500 11th Street
Sacramento, California 95814
(916) 657-5448

For Office Use Only
-FILED-
File No.: U260077769032
Date Filed: 10/2/2026

Submitter Information:

Contact Name	WOLTERS KLUWER LIEN SOLUTIONS
Organization Name	LIEN SOLUTIONS
Phone Number	800-331-3282
Email Address	uccfilingreturn@wolterskluwer.com
Address	P.O. BOX 29071 GLENDALE, CA 912099071

Debtor Information:

Debtor Name	Mailing Address
FOUR POINTS BENEFITS & INSURANCE SOLUTIONS, INC.	2575 VISTA DEL MAR DR STE 201 VENTURA, CA 93001

Secured Party Information:

Secured Party Name	Mailing Address
JPMORGAN CHASE BANK, NA	P.O. BOX 6026 IL1-1145 CHICAGO, IL 606806026

Indicate how documentation of Collateral is provided:
Entered as Text

Description:
All Accounts, Chattel Paper, Deposit Accounts and other payment obligations of a financial institution (including the Secured Party), Documents, Equipment, General Intangibles, Instruments, Inventory, Investment Property and Letter of Credit Rights of Debtor, now owned or in which the Debtor has rights or hereafter acquired, together with all books and other records of Debtor relating to the Collateral and all cash and noncash Proceeds (as such terms are defined in the UCC and as such terms may be further defined in a security agreement or other agreement between Debtor and Secured Party)

Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative:
Not Applicable

Select an alternate Financing Statement type:

Select an additional alternate Financing Statement type:

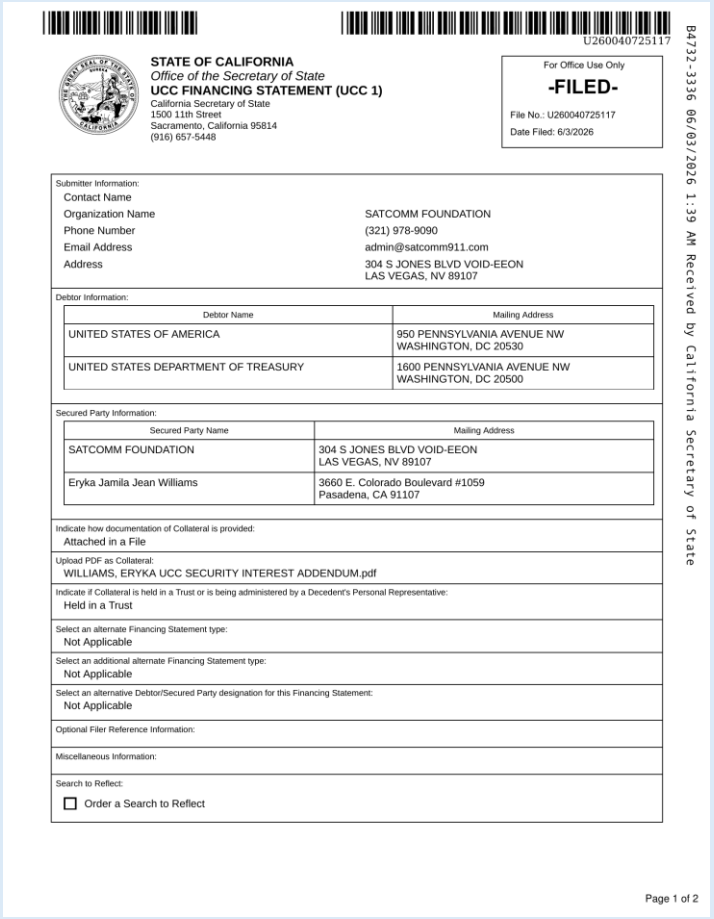
Select an alternative Debtor/Secured Party designation for this Financing Statement:

Optional Filer Reference Information:
111027520

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Vexatious



U260040725117

STATE OF CALIFORNIA
Office of the Secretary of State
UCC FINANCING STATEMENT (UCC 1)
California Secretary of State
1500 11th Street
Sacramento, California 95814
(916) 657-5448

For Office Use Only
-FILED-
File No.: U260040725117
Date Filed: 6/3/2026

Submitter Information:

Contact Name	
Organization Name	SATCOMM FOUNDATION
Phone Number	(321) 978-9090
Email Address	admin@satcomm911.com
Address	304 S JONES BLVD VOID-EEON LAS VEGAS, NV 89107

Debtor Information:

Debtor Name	Mailing Address
UNITED STATES OF AMERICA	950 PENNSYLVANIA AVENUE NW WASHINGTON, DC 20530
UNITED STATES DEPARTMENT OF TREASURY	1600 PENNSYLVANIA AVENUE NW WASHINGTON, DC 20500

Secured Party Information:

Secured Party Name	Mailing Address
SATCOMM FOUNDATION	304 S JONES BLVD VOID-EEON LAS VEGAS, NV 89107
Eryka Jamila Jean Williams	3660 E. Colorado Boulevard #1059 Pasadena, CA 91107

Indicate how documentation of Collateral is provided:
Attached in a File

Upload PDF as Collateral:
WILLIAMS, ERYKA UCC SECURITY INTEREST ADDENDUM.pdf

Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative:
Held in a Trust

Select an alternate Financing Statement type:
Not Applicable

Select an additional alternate Financing Statement type:
Not Applicable

Select an alternative Debtor/Secured Party designation for this Financing Statement:
Not Applicable

Optional Filer Reference Information:

Miscellaneous Information:

Search to Reflect:
☐ Order a Search to Reflect

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Page 1 of 2

Eryka Jamila Jean Williams Estate
3660 E. Colorado Boulevard #1059
Pasadena, California 91107

Having attained the Age of the Majority and disaffirm all contracts made in my Name, I do attest that I am the owner of the Certificate of Live Birth associated with the aforementioned named estate, and as beneficiary I possess the right to all properties held in the name of the estate via the United States government by the trust associated thereto!

UNIFORM COMMERCIAL CODE SECURITY INTEREST ADDENDUM

I am a freeborn natural American Civilian National and Beneficiary of the public trust, as acknowledged in Pratt v. Security Trust & Savings Bank's. I reject involuntary servitude and disaffirm any contracts made during my infancy. I have attained the age of the majority and am not an infant. I acknowledge the trust and its principles on behalf of my estate and private trust for valuable consideration of $10.00 payable to the order of the United States of America without recourse. All administrators of the public trust are declared trustees for the benefit of the beneficiaries with respect to the interests of the trust.

As one of "THE PROSPERITY OF The People" of the United States, as identified, specified, defined, and intended via the United States Constitution of America. I do not consent to the unconstitutional acts of the United States Congress and/or the President, particularly the Emergency Economic Banking Relief Act of March 9, 1933, and the Federal National Emergency Relief Act of May 12, 1933, and/or the condoning of such acts by the judicial branch of government. These acts have been declared unconstitutional and I challenge their associated codes, statutes, and regulations. I do not wish to volunteer or be subjected to servitude and therefore, I exercise my right not to be subjected to involuntary servitude under any circumstances.

I do not consent to being recorded or having my words and actions used against me under any circumstances as there is no permission granted! This serves as an "I elect to opt-out so do-not trespass order" prohibiting any trespass upon my rights, person, property, or interests. Any investigation into my affairs is not permitted without my consent. I challenge the jurisdiction of any presumed or alleged authority that assumes jurisdiction without proof. As a private civilian, my rights are protected and secured via the Constitution, and I do not consent to any party and/or agency exercising any authority over my assets or interests without absolute due process of the law. Statutes, codes, ordinances, regulations, procedures, rules, with the exception of common law rules are unconstitutional and/or not laws as defined by the legislative process as outlined in the Constitution!

This financing statement includes an arbitration clause for any and all disputes and/or controversies. Arbitration shall be conducted exclusively before the Eeon Foundation Federal Arbitration Association who possesses absolute exclusive jurisdiction over the selection of neutrals and/or arbitrator's in regard to any and all disputed claims. A disposition request will be $25,000 per party unless a waiver is granted by the arbitrator. This provision is to prevent frivolous filings. This clause applies to any and all associated and not associated parties and/or collateral, including financial assets, securities, attachments, and/or lands, and/or surfaces, and/or appliances, and/or utilities, and/or registrations, no matter the form associated with my estate. The value of my claim is one hundred million United States Dollars ($100,000,000.00). This notice serves as a declaration of my ownership and control over all associated assets, retroactively disaffirming all prior contracts.

Mega Trust Bond Number: MEGA-4EYF87DE-73DFOI2918-EJJW87-053026©

Micro Trust Bond Number: MICRO-AG25FD88-7DY2918CH-EJJW87-053026©

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