

# On Demand Reference Guide

Lien Searching Series # 11 - Benefits of a Search to Reflect



## A Search to Reflect Confirms Proper Indexing of a UCC Filing and Verifies its Position Relative to Other Creditors

In order to perfect their security interest, secured parties must file their financing statements swiftly, on the correct debtor names and in the appropriate filing office. A diligent secured party's efforts, however, do not end once the filing office acknowledges acceptance of their financing statement. Experienced filers know that at that point they need to initiate a search to reflect.

### What is a Search to Reflect?

A search to reflect (sometimes referred to as a post-filing verification search) is a search of the UCC records of the office where you filed, after your document has posted to the index. If you file a UCC on December 31st, a search to reflect is a UCC search that would be performed once the state's index reaches a through date of at least December 31st, ensuring that your filing will be reflected in the data.

The benefits of investing in a search to reflect are twofold:

#### 1. Confirm State Indexing

Tough economic times have forced many filing offices to make cuts to staffing levels and/or hours of operation in order to save money. With fewer employees responsible for the same amount of work, there is an increased chance of typographical errors in the indexing of filing information. These data entry errors can cause a filing to be difficult to locate in the public record and put secured parties at risk. Now more than ever, UCC filers are encouraged to adopt a search to reflect as a final step in their UCC filing process.

#### 2. Verify Position

Even when a secured party performs conscientious pre-funding due diligence searches, there is a possibility that a surprise lien could sneak in ahead of their Financing Statement or that a lien was missed on their initial search effort. A search to reflect offers assurance of a filer's priority to collect on debts by revealing their position relative to any other claim holders.

A search to reflect is a critical step in the due diligence process. If you are not currently performing any post-funding due diligence, consider adding a search to reflect to your filing process.



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