Contents

CHA	PTER 1	GOVER	NING LAW
1.1	What Lav	v Governs?	
	1.1.1	Governin	g Law for Perfection and Priority
	1.1.2	Governin	g Law for Other Issues
1.2	Transactio	ons with Na	ttive American Tribes
СНА	PTER 2	OVERVI	EW AND DEFINITIONS
2.1	Security 1	Interest	
	2.1.1	Purchase-	Money Security Interests
		2.1.1.1	Application of Payments
		2.1.1.2	Treatment of Certain Purchase-
			Money Security Interests in
			Vehicle Collateral in a
			Chapter 13 Bankruptcy Case
	2.1.2		ral Liens
	2.1.3		nents
2.2			Transaction
2.3			cle 9
2.4			Categories
	2.4.1		e and "Semi-Tangible" Property
	2.4.2	_	Personal Property – Goods
	2.4.3		nt Property-Related Definitions
	2.4.4		g Obligation
	2.4.5		
2.5			ms
2.6			
2.7			ules
2.8			ransactions
	2.8.1	_	gence
		2.8.1.1	The Purpose of Due Diligence
	202	2.8.1.2	The Process of Due Diligence
	2.8.2		Security Agreements and Related
			tation
		2.8.2.1	Start with Good Forms
		2.8.2.2	The Security Agreement
		2.8.2.3	The Pledge Agreement
		2.8.2.4	Financing Statements
		2.8.2.5	Control Agreements
		2.8.2.6	Bailee Waivers; Landlord
			Liens outside Massachusetts

		2.8.2.7	Other Documents	
		2.8.2.8	Other Closing Considerations	
		2.8.2.9	Legal Opinions	
2.9	Post-Clo	osing Conside	erations	
	2.9.1		rch	
	2.9.2		tion Statements	
	2.9.3		ent Checking	
	_,,,,,			
CHA	PTER 3	CREATI	NG A SECURITY INTEREST –	
			IMENT – MAKING THE SECURED	
			S RIGHTS ENFORCEABLE AGAINST	
			BTOR	
3.1	Element		ent	
	3.1.1			
	3.1.2		the Collateral	
3.2	Security	-		
3.3				
3.4				
3.5			eds and Supporting Obligations	
3.6			ities and Commodity Accounts	
3.7			•	
3.8		ter-Acquired Propertyture Advances and Dragnet Clauses		
3.9			ity Interest to Lien Securing	
3.10				
CHA	PTER 4	PERFEC	CTION	
4.1	General		curity Interests Must Be Perfected by	
			atement	
4.2			Financing Statement Does Not	
			terest	
4.3			Financing Statement Is an	
			Perfection	
4.4			atic Perfection	
4.5			Financing Statement Is Not Required	
			in Property Subject to a Certificate of	
			2	
	4.5.1		hicles and Boats	
	4.5.2			
	4.5.3	-		
	4.5.4		and Rolling Stock	
	4.5.5		ernment Receivables	
	456		al Property	

4.6		on 5: Filing a Financing Statement Is Not Required		
	for Secu	rity Interests Perfected by Possession	4-9	
4.7		on 6: Filing a Financing Statement Is Not Required		
	for Secu	rity Interests Perfected by Control	4-11	
4.8	Exceptio	on 7: Temporary Perfection	4-11	
СНАН	PTER 5	FINANCING STATEMENT MECHANICS	5-1	
5.1	What Ki	nds of Records Are Filed?	5-1	
5.2	Where to	o File?	5-1	
5.3		s of a "Sufficient" Financing Statement	5-2.1	
	5.3.1	Multiple Secured Party	5-4	
5.4	Debtor's	Name Rules	5-5	
	5.4.1	Registered Organizations	5-6	
	5.4.2	Decedent's Estates	5-7	
	5.4.3	Trusts	5-8	
	5.4.4	Individual Debtors	5-8	
5.5	How to I	Describe Collateral	5-11	
5.6		ling Office Can Reject Filings	5-13	
5.7		S	5-14	
5.8		n File?	5-16	
	5.8.1	Initial Financing Statements	5-16	
	5.8.2	Amendments	5-16.1	
5.9	Duration	of Financing Statements	5-19	
5.10		ation Statements	5-20	
5.11	Termination Statements			
5.12	The Filing Office			
5.13	Inaccurate or Wrongfully Filed Records			
5.14	Filing Office Indexing Errors.			
5.15		ance and Destruction of Records	5-23	
5.16		ion from Filing Office	5-24	
5.17			5-24	
5.18		ffice Rules	5-24	
5.19		ally Filed Termination Statements	5-24.1	
5.20		Searching and Filing Practices	5-24.1	
5.21		surance Policies Generally	5-24.2	
	5.21.1	UCC Insurance Policies for		
		Commercial Lenders	5-25	
	5.21.2	UCC Insurance Policies for Buyers		
	5.21.3	UCC Insurance Policy Endorsements	5-28	
СНАЕ	PTER 6	PREVAILING AGAINST OTHERS	6-1	
6.1		Rules of Priority among Creditors	6-1	
6.2		ons to the "First-to-File-or-Perfect" Rule	6-2	
	6.2.1	Control Prevails over Filing	6-2	

	6.2.2	Some Security Interests Perfected by	
		Possession or Control Prevail over Security	
		Interests in Chattel Paper and Instruments	
		Perfected Earlier by Filing	6-2
	6.2.3	The Purchase-Money Security Interest	
		Super-Priority	6-4
	6.2.4	Future Advances	6-5
6.3	Transfer	ees of Collateral	6-6
6.4	Buyers .		6-6.1
6.5	•	es and Lessees in Ordinary Course of Business	6-7
6.6		nder Articles 3, 7 and 8	6-8
6.7	_	ory Statutory Liens	6-8
6.8		of Security Interest in Fixtures and Crops	
	•	Real Estate Claimants	6-9
	6.8.1	Exception 1: Purchase-Money Priority	6-10
	6.8.2	Exception 2: First to Record	6-10
	6.8.3	Exception 3: Removable Goods and Domestic	
		Appliances	6-11
	6.8.4	Exception 4: Judicial Liens	6-11
	6.8.5	Exception 5: Manufactured Homes	6-11
	6.8.6	Subordination of Purchase-Money Security	
		Interest in Fixtures to Construction	
		Mortgage	6-12
	6.8.7	Crops	6-12
	6.8.8	As-Extracted Collateral	6-12
	6.8.9	Priority Based on Consent	6-12.1
6.9		ons	6-13
6.10		gled Goods	6-13
6.11		ural Subordination	6-13
6.12		Tax Liens	6-14
	6.12.1	Where to Search	6-14.1
	6.12.2	Rules for Priority of Security Interests	
		Relating to Certain After-Acquired Property	
		and Future Advances	6-15
		6.12.2.1 Future Advances	6-15
		6.12.2.2 After-Acquired Property	6-17
	6.12.3	Purchase-Money Collateral	6-18
	6.12.4	Inventory	6-19
	6.12.5	Proceeds	6-19
	6.12.6	Nonjudicial Foreclosure Sales	6-20
	6.12.7	Spearing Tool	6-20
6.13		usetts Tax Liens	6-21
6 1 4		Ctatutas	6 22

	6.14.1	Perishable Agricultural Commodities Act (PACA) –	
		Perishable Agricultural Commodity Trusts:	
		7 U.S.C. § 499e, <i>et seq</i>	6-22
	6.14.2	Packers and Stockyards Act (PSA) –	
		Livestock and Poultry Trusts:	
		7 U.S.C. §§ 196 and 197	6-23
	6.14.3	Food Security Act of 1985 (FSA) –	
		Farm Product Sales: 7 U.S.C. § 1631	6-23
	6.14.4	Agricultural Market Transition Act (AMTA)	
		Sugarcane and Beets:	
		7 U.S.C. § 7284(d)	6-24
	6.14.5	Fair Labor Standards Act (FLSA) -	
		Hot Goods: 29 U.S.C. § 215(a)(1)	6-24
CHA	PTER 7	PARTICULAR TYPES OF COLLATERAL	7-1
7.1		ent Property	7-1
	7.1.1	Stock Options and Warrants	7-5
7.2	Deposit	Accounts	7-6
7.3	-	-Credit Rights	7-9
7.4		cial Tort Claims	7-10
7.5		ural Liens	7-11
7.6		······································	7-12
7.7		ehicles and Motorboats	7-14
7.8		ic Chattel Paper	7-17
7.9		ural Collateral	7-18
	7.9.1	Types of Agricultural Collateral	7-19
	7.9.2	Financing Statement Filing Location	7-20
	7.9.3	Priority Issues for Agricultural Collateral	7-21
7.10		Goods Covered by Documents	7-22
7.11		nts of Title	7-22
7.12		ual Property	7-24
	7.12.1	Patents	7-24
	7.12.2	Trademarks and Service Marks	7-25
	7.12.3	Copyrights	7-26
7.13		icenses and other Government Permits and	
	•		7-26
7.14		Liability Company Interests	7-27
7.15			7-30
7.16			7-30
7.17		Stock	7-31
7.18		vernment Receivables; Tax Refunds	7-31
7.19		ent of Mortgage-Secured Promissory Notes	7-32
7.20		racted Collateral" — Oil, Gas and Minerals	7-32
7.21		Collateral	7-34

CHA l	PTER 8	PROCEEDS	8-1
8.1	General l	Rule – Continuation of Security Interest in	
	Original	Collateral and Proceeds	8-1
8.2	Twenty-I	Day Automatic Perfection for Proceeds	8-1
8.3	How a Se	ecurity Interest in Proceeds Remains Perfected	
	for More	than 20 Days	8-2
8.4	Priority i	n Proceeds	8-3
CHAI	PTER 9	CHANGES AFTER CLOSING	9-1
9.1	Secured 1	Party Changes	9-1
9.2		Location Changes	9-2
9.3	Collatera	l Location Changes	9-3
9.4	Location	of Bank, Issuer, Nominated Person, Securities	
	Intermed	iary or Commodity Intermediary Changes	9-3
9.5	Financing	g Statements and Changes	9-4
	9.5.1	Debtor's Name Changes	9-4
	9.5.2	New Debtors	9-5
9.6		Debtors"	9-6
9.7	Goods C	overed by Certificates of Title	9-6
CHAI	PTER 10	THIRD PARTIES – ACCOUNT DEBTORS	10-1
10.1	Account	Debtors	10-1
10.2	Terms Re	estricting Assignment	10-4
	10.2.1	Accounts, Chattel Paper and Security	
		Assignments of Payment Intangibles and	
		Promissory Notes	10-4
	10.2.2	Health-Care-Insurance Receivables, Certain General Intangibles, Including Contracts, Permits, Licenses and Franchises, and Sales of	
		Payment Intangibles and Promissory Notes	10-4.1
	10.2.3	Assignment of Letter-of-Credit Rights	10-6
CHAI	PTER 11	ENFORCEMENT	11-1
11.1			11-1
11.2		nd Variance of Debtor's and Obligor's Rights and	
	Secured 1	Party's Duties	11-2
11.3	Unknowi	n Debtor or Secondary Obligor	11-3
11.4	"Comme	rcially Reasonable"	11-3
11.5			11-4
11.6		n and Enforcement of Collateral Consisting of	
11.7		Payment	11-4
		l Consisting of Rights to Payment	11-5
11.8	Reposses	· · · · · · · · · · · · · · · · · · ·	11-7

11.9	Dispositio	on of Collateral	11-7
11.10		efore Disposition	11-8
	11.10.1	Additional Notice Requirements as a	
		Consequence of Federal Tax Liens	11-9
11.11	Forms of	Notice	11-11
	11.11.1	Non-Consumer-Goods Transactions	11-11
	11.11.2	Consumer-Goods Transactions	11-11
11.12	Applicati	on of Proceeds	11-12
11.13		ng	11-13
11.14		es of Collateral	11-14
11.15		to Secondary Obligors	11-14
11.16		Statement	11-15
11.17		ce of Collateral in Full or Partial Satisfaction of	
		n — Strict Foreclosure	11-15
11.18		ry Disposition of Consumer Goods	11-17
11.19		Redemption	11-18
	C	1	
СНАЕ	PTER 12	SECURED PARTY'S OBLIGATIONS	12-1
12.1		Collateral	12-1
12.2		Account Debtor	12-2
12.3		Provide Information	12-2
12.4		n to Terminate	12-3
12.5		for Failure to Comply with These Obligations	12-5
СНАН	PTER 13	PENALTIES AGAINST SECURED	
		PARTIES	13-1
13.1	Damages		13-1
13.2		le Presumption Rule	13-2
13.3		ispositions	13-2
СНАЕ	PTER 14	EVALUATING A WORKOUT SITUATION:	
		ISSUES AND OPTIONS	14-1
14.1	Non-Litis	gation vs. Litigation	14-1
	14.1.1	Bankruptcy Issues to Consider	14-1
	14.1.2	Prepackaged Plans	14-2
	14.1.3	Bankruptcy as Vehicle for Asset Sales	14-2
14.2	Basic Wo	rkout Elements	14-3
14.3	Audit of	Key Loan Documentation	
		Enforcement or Negotiation	14-4
14.4		cy as Affirmative Strategy	14-5
	14.4.1	Pros of Bankruptcy	14-5
	14.4.2	Cons of Bankruptcy	14-5
	14.4.3	Debtor in Possession Financing	14-6
14.5		Liability to Borrower in Workouts	14-7

	14.5.1	Pre-Negoti	iation Agreement	14-7
	14.5.2	Breach of	Contract	14-7
	14.5.3		ovenants of Good Faith and	
		Fair Dealii	ng	14-8
	14.5.4		Subordination	14-8
		14.5.4.1	General Heading	14-8
		14.5.4.2	Claims against Insiders	14-9
		14.5.4.3	Claims against Non-Insiders	14-9
		14.5.4.4	Non-Insiders That Exert	
			Undue Control	14-10
		14.5.4.5	Protection by Adherence	
			to Loan Documents	14-12
	14.5.5	Breach of	Fiduciary Duty	14-12
	14.5.6		nterference with Contractual	
			and Corporate Governance	14-13
	14.5.7			14-13
	14.5.8		• • • • • • • • • • • • • • • • • • • •	14-14
	14.5.9		Misrepresentation	14-14
	14.5.10		Fraud	14-15
		14.5.10.1		14-15
		14.5.10.2		14-15
		14.5.10.3	· · · · · · · · · · · · · · · · · · ·	14-15
	14.5.11	Duress		14-16
	14.5.12		Infliction of Emotional Distress	14-16
	14.5.13		ie Tort	14-17
	14.5.14		ns to Avoid Liability	14-17
14.6	Avoiding		Other Trade Creditors and Lenders	14-18
	14.6.1		entation and Subordination	14-18
	14.6.2		g of Collateral or Guarantees	14-19
	14.6.3		Measures with Respect to	
			ders	14-20
	14.6.4		Liability to Employees and	
			ons	14-21
		14.6.4.1	Never Pay Employees Directly	14-21
		14.6.4.2	Never Fund Net Payroll	14-21
		14.6.4.3	Important Facts in Dealing	
			with Unionized Borrower	14-21
		14.6.4.4	Special Treatment of Collective	
			Bargaining Agreements in	
			Bankruptcy	14-22
		14.6.4.5	Special Treatment of Retirees'	
			Benefits in Bankruptcy	14-22
		14.6.4.6	Protection	14-23
	14.6.5		Liability to Governmental Agencies	14-23
		14.6.5.1		14-23

	14.6.5.2	Dealing with Actions by Environ-	
		mental Protection Agency	14-24
14.6.6	_	ith Problems in Disclosure of	
		Deposit Information	14-24
	14.6.6.1	General Duties Regarding	
		Disclosure of Information to	
		Third Parties	14-24
	14.6.6.2	Offering Information Creates	
		Certain Duties	14-25
	14.6.6.3	Conflicting Claims	14-25
	14.6.6.4	Implement Procedures	14-25
	14.6.6.5	Risks of Commitment Letters	14-26
CHAPTER 15	FORMS		15-1
FORM 15-1	Article 9 Co	ollateral List for Security Agreement —	
		nmercial Credit)	15-1
FORM 15-2		ıllateral List — 9-108	
	(Consumer	Credit)	15-2
FORM 15-3		Diligence (Long Form Request)	15-3
FORM 15-4		Certificate	15-14
FORM 15-5	Bailee Waiv	er	15-20
FORM 15-6	Landlord W	aiver	15-25
FORM 15-7	Closing Che	ecklist	15-35
FORM 15-8		ty's Release of Control over Deposit	
		9-208(b)(1)	15-42
FORM 15-9		ty's Release of Control	
	(Securities	Intermediary/Commodity	
	Intermediar	y) — 9-208(b)(4)	15-43
FORM 15-10	Secured Par	ty's Release of Control over	
	Letter-of-Ci	redit Right — 9-208(b)(5)	15-44
FORM 15-11	Debtor's Re	equest for an Accounting —	
	9-210(a)(2)		15-45
FORM 15-12	Debtor's Re	equest Regarding a List of Collateral —	
	9-210(a)(3)		15-46
FORM 15-13	Debtor's Re	equest Regarding a Statement of Account —	
	9-210(a)(4)		15-47
FORM 15-14	Secured Par	ty's Accounting —	
	9-210(b)(1)		15-48
FORM 15-15	Secured Par	ty's Response to Debtor's Request	
	Regarding a	List of Collateral —	
	9-210(b)(2)		15-49
FORM 15-16	Secured Par	ty's Response to Debtor's Request	
	Regarding a	Statement of Account —	
	0.210(b)(2)		15.50

FORM 15-17	Secured Party's Response to Debtor's Request Regarding a List of Collateral when Secured Party	
	Claims an Interest in All of a Particular Type of	
	Collateral Owned by the Debtor — 9-210(c)	15-51
FORM 15-18	Notice of Exclusive Control of	10 01
1 01011 15 10	Securities Account	15-52
FORM 15-19	Notice of Disposition of Consumer-Goods —	15 52
1 OKW 15 17	9-614	15-53
FORM 15-20	Notice of Disposition of Non-Consumer-Goods —	15-55
1 OKW 13-20	9-613	15-55
FORM 15-21	Secured Party's Request for Consent of Issuer or	13-30
1 OKW 13-21	Nominated Person to Assignment of Letter-of-Credit	
	Proceeds and Issuer or Nominated Person's Consent —	
EODM 15 22	9-107	15-56
FORM 15-22	Exclusion of Warranties by Secured Party Selling	15 55
EODM 15 00	Collateral — 9-610	15-57
FORM 15-23	Notice of Purchase-Money Security Interest in	15.50
EOD) (15 04	Inventory — 9-324(b)	15-58
FORM 15-24	Notice to Bailee in Possession of Goods Who Has	
	Issued a Non-Negotiable Document Covering the	4.5.50
	Goods — 9-312(d)(2)	15-59
FORM 15-25	Consent of Owner of Real Property to Creation of	
	Security Interest in Fixtures — 9-334(f)	15-60
FORM 15-26	Notice from Consignor to Secured Party —	
	9-324(b)	15-61
FORM 15-27	Waiver of Disposition Notification — 9-602(7),	
	9-611, 9-624(a)	15-62
FORM 15-28	Mandatory Disposition of Consumer-Goods —	
	Agreement of Debtor and Secondary Obligor to	
	Longer Period of Time — 9-620(e) and (f)	15-63
FORM 15-29	Assignment and Security Agreement of	
	Lawsuit Proceeds	15-64
FORM 15-30	Description of Commercial Tort Claim for Purposes	
	of Security Agreement and Financing Statement —	
	9-108(e), 9-504, 9-203(b)(3)(A)	15-67
FORM 15-31	Grant of Security Interest in Deposit Account to	
	Depository Bank for Inclusion in Deposit Account	
	Signature Card — 9-203(b)(3)(D)	15-67
FORM 15-32	Secured Party's Proposal to Accept Collateral in	
	Full Satisfaction of Debt — 9-620, 9-621	15-68
FORM 15-33	Secured Party's Proposal to Accept Collateral in	
	Partial Satisfaction of Debt — 9-620, 9-621	15-69
FORM 15-34	Secured Party's Notice That Strict Foreclosure	
	Has Occurred	15 71

FORM 15-35	Secured Party's Notice That Partial Strict	
	Foreclosure Has Occurred	15-72
FORM 15-36	Governing Law Choices	15-73
FORM 15-37	Application of Payments	15-73
FORM 15-38	Bailee Acknowledgment That It Holds Possession	
	of Collateral for Secured Party's Benefit —	
	9-313(c)	15-74
FORM 15-39	Notice of Assignment to Include on Chattel Paper	
	or an Instrument — 9-330(a)(2)	15-75
FORM 15-40	Notice to Include on Chattel Paper Financing	
	Statement that Purchase of Chattel Paper from	
	Debtor Would Violate the Rights of the Secured	
	Party — 9-330(b)	15-75
FORM 15-41	Notice to Account Debtor of Assignment of	
	Account — 9-406	15-76
FORM 15-42	Notice of Assignment — 9-407	15-77
FORM 15-43	Agreement of Account Debtor and Assignor Not	
	to Assert Claims and Defenses Against Assignee	
	of Account — 9-403(b)	15-78
FORM 15-44	No Offset Agreement — 9-405	15-78
FORM 15-45	Secured Party's Release of Account Debtor —	
	9-209(b)	15-80
FORM 15-46	Proof Offered by Assignee that Account Has Been	
	Assigned — 9-406(c)	15-81
FORM 15-47	Secured Party Affidavit in Recordable Form	
	Regarding Default — 9-607(b)	15-82
FORM 15-48	Instruction by Secured Party to Bank to Pay Out	
	Deposit Account Collateral after Default —	
	9-607(a)(5)	15-85
FORM 15-49	Transfer Statement — 9-619	15-86
FORM 15-50	Notice to Secured Party of a Claim or Interest in	
	the Collateral — $9-611(c)(3)(A)$	15-87
FORM 15-51	Demand by Subordinate Secured Party for	
	Proceeds — $9-608(a)(1)(C)$, $9-615(a)(3)(A)$	15-88
FORM 15-52	Demand by Secured Party of Proof of Subordinate	
	Interest — 9-608(a)(2), 9-615(b)	15-89
FORM 15-53	Federal Trade Commission Holder-in-Due-Course	
	Notice — 16 CFR Part 433	15-89
FORM 15-54	Consumer-Goods Transaction Deficiency/Surplus	
	Explanation — 9-616	15-90
FORM 15-55	Security Agreement (Consumer)	15-92
FORM 15-56	Security Agreement (Corporate Debtor)	15-103
FORM 15-57	Pledge Agreement (Certificated Security)	15-133
FORM 15-58	Guaranty Security Agreement	
	(Corporate Guarantor)	15-141

FORM 15-59	Investment Property Control Agreement (Joint Control, No Withdrawals or Distributions	
	of Dividends)	15-172
FORM 15-60	Investment Property Control Agreement	
	(Exclusive Creditor Control)	15-177
FORM 15-61	Investment Property Security Agreement	
	- · · · · · · · · · · · · · · · · · · ·	15-181
FORM 15-62	Investment Property Security Agreement	
		15-189
FORM 15-63	Deposit Account Control Agreement	
	(Joint Control)	15-196
FORM 15-64	Model Form of Deposit Account Control Agreement	
	(ABA—Business Law Section—Joint Task Force	
		15-200
FORM 15-65	Deposit Account Control Agreement	
	•	15-230
FORM 15-66		15-234
FORM 15-67		15-250
FORM 15-68		15-260
FORM 15-69	Subordination Agreement (Obligations and	
		15-271
FORM 15-70	Deposit Account Security Agreement and Control	
	Agreement (Short Form, No Waiver of Setoff by	
	Depository)	-282.1
FORM 15-71	Loan and Security Agreement	
		15-284
FORM 15-72	Pledge Agreement (Certificates of Deposit that are	
		15-319
FORM 15-73		15-325
FORM 15-74		15-327
FORM 15-75		15-329
FORM 15-76	UCC Financing Statement Amendment	
		15-331
FORM 15-77		15-333
FORM 15-78		15-335
FORM 15-79	*	15-337
FORM 15-80	Legend for Initial Financial Statement in Lieu of	
		15-339
FORM 15-81	Construction Mortgage, Assignment of	
	Rents and Leases, and Security Agreement —	
		15-339
FORM 15-82	Financing Statement Legend — Disclosing Debtor	
	Agreement Not to Grant Junior Security Interests in	
	·	15-369
FORM 15-83		15-370

FORM 15-84	Secured Party's Disclaimer of an Interest in	
	Collateral or Obligations — 9-210(d) and (e)	15-371
FORM 15-85	Article 9 Collateral List for Financing	
	Statement (Commercial Credit) — 9-504	15-372
FORM 15-86	Security Agreement (Lawsuit Proceeds	
	Collateral)	15-373
FORM 15-87	Authorization to File Financing Statement or	
	Amendment	15-382
FORM 15-88	Loan Payoff Letter	15-383
FORM 15-89	Notice of Purchase-Money Security Interest in	
	Livestock — 9-324(d)	15-384
FORM 15-90	Legal Opinion of Debtor's Counsel	15-385
FORM 15-91	Equipment Lease	15-390
FORM 15-92	Intercreditor Agreement (Segregation of	
	Collateral)	15-401
FORM 15-93	Response to Creditors Payoff Request	15-412
FORM 15-94	Agreement for Voluntary Surrender of	
	Collateral	15-413
FORM 15-95	Methods of Perfection by Article 9 Collateral	
	Category	15-418
FORM 15-96	Patent Collateral Assignment and	
	Security Agreement	15-420
FORM 15-97	Trademark Collateral Assignment and	
	Security Agreement	15-428
FORM 15-98	Copyright Collateral Assignment and	
	Security Agreement	15-437
FORM 15-99	Notice of Assignment under Assignment of	
	Claims Act of 1940	15-444
FORM 15-100	Basic Workout Checklists for	
	Auditing Documents	15-445
FORM 15-101	Aircraft Security Agreement	
	(International Interests)	15-455
FORM 15-102	Oil and Gas Lease	15-475
FORM 15-103	Coal Option and Lease Agreement	15-488
FORM 15-104	Consent to Lease and Assignment of	
	Royalties	15-495
FORM 15-105	Application to IRS for Consent to Sale of	
	Property Free and Clear of Tax Liens	15-496
FORM 15-106	Security Agreement (Crops)	
FORM 15-107	Security Agreement (Livestock)	
FORM 15-108	Crop Lien Waiver	15-519
FORM 15-109	Individual Person Debtor — Name	
	Certificate	
FORM 15-110	Model Intellectual Property Security Agreement	15-522

	Voluntary Collateral Surrender Agreement	15-565
FORWI 13-112	Methods of Perfection Chart by	15 576
	Principal Collateral Types	13-3/0
INDICES		
Table of Massac	husetts Laws	INDEX-1
Forms Index		INDEX-18
Table of Cases.		INDEX-23
Subject Index .		INDEX-38