

# SECURED TRANSACTIONS

## SCOPE

### DEFINITIONS

- Article 9 of the Uniform Commercial Code (U.C.C.)
- Secured transactions in personal property and some sales of accounts and chattel paper
- Any transaction intended to create security interest in one person's favor in response to that person's property
- Includes a cash, debt, creditor or secured party, personal property or that creditor has a security interest in collateral, an agreement that provides security collateral by payment of debt, and debtor's right to perfection (i.e., transfer, assign, assignee's name, payment or other of secured obligation, whether or not rights exist in collateral (includes sales of goods or chattel paper)
- Account debtor is obligated on an account, chattel paper or promissory note
- Secured party (i.e., lender, obligee, assignee) has security interest in the purchase of accounts or chattel paper
- Intangible includes item, secured by personal property, made to or for the benefit of a person, or purchase of personal property or goods providing item (includes a purchase money security interest)
- Collateral refers to any property that is subject to a security interest, whether or not it is, or is less of, a tangible good
- Security interest is an interest in personal property (or fixture) that secures payment or performance of an obligation, applies to security collateral, and is enforceable against third parties
- Contract includes pledge, assignment, chattel mortgage, trust, other form of title retention, contract, and lease or assignment, including a lease, which arises by operation of law
- Transaction agreement between debtor and secured party is commercial, intended, and in writing

### SECURED TRANSACTIONS

- Security interests governed by National law
- Debtor's law (except where laws apply to a security interest in debtor's personal property or proceeds)
- Sales or assignments of certain accounts or chattel paper
- Cash transfer for employee's wages, salary or other compensation
- Used for services or materials
- Transfer by government or one of its agencies
- Transfer of insurance policy claim or interest
- Rights recognized by a judgment, award, right
- Creation or transfer of interest in, or lien on, real estate
- Transfer of a lien claim or deposit account

## SECURITY AGREEMENT

### DEFINITION

- Security interest cannot attach, nor be perfected or enforced, without security agreement
- Defined as an agreement (usually written) which creates, or provides for, a security interest
- A contract is the legal obligation created by parties' agreement as affected by U.C.C. and other laws
- Secured party must be in possession of collateral or written security agreement must meet certain requirements
- Requirement of writing is a condition of enforceability and nature of State of Texas
- Without possession of collateral, absence of required writing makes security interest unenforceable even against debtor
- Debtor's written writing is not required to be a condition of a security interest or a writing requirement under Article 9 on Sales, and security interest in intangible securities

### TYPES OF COLLATERAL

- Goods include all things (or fixtures) which are movable when security interest attaches
- Applies to consumer goods, equipment bought or used primarily in business, inventory, fixtures, or government, farm products, inventory, fixtures related to real estate, and accounts (i.e., goods, items affixed to other goods)
- Intangible paper covers types of paper which are, or are dealt with as if, negotiable
- Also covers an oral debt obligation or contractual obligation (includes documents of title, negotiable instruments or investment securities, and chattel paper)
- Intangibles are not evidenced by intangible writing but may be subject of commercial financing transaction
- Applies to accounts (i.e., receivables), general intangibles (i.e., not in accounts) and contract rights
- Also covers items such as timber to be cut, minerals, water rights, mining interests, and royalty

### SECURITY INTEREST

- A pledge (or possessory security interest) is a delivery of goods or property that is used as security for a debt, obligation, or performance of duty
- Also a security interest in a chattel or intangible represented by an intangible instrument
- Requires agreement to pledge and delivery of possession to pledgee or secured party
- Used without collateral context of instruments (i.e., stock certificate) or negotiable documents (i.e., bills of lading)
- Held nonpossessory when where pledgee may have retained some to self, acts as a constructive person's pledgee's promise
- Specific should be separate from the use of borrower's personal specific personal property as debt security
- Instrument must be filed; instrument describes covered property and obligations secured by mortgage
- A conditional (or retain title) sale is a sale where title is retained in seller until purchase price is paid off
- A purchase money security interest must be taken or kept by seller or collateral to secure all or part of price, or sales for certain debt (by collateral obligation allows debtor to acquire rights in the use of)
- Other devices include trust receipts, factor's lien, assignments of accounts receivables, loans and consignments of goods, bailment loans, and equipment trusts

### RESPONSIBLE PARTIES

- Obligations security agreements, where formal requirements are met, and certain types of transactions are covered by written agreement
- Transactions involving sale of goods where seller expressly retains title until buyer pays for goods being retained
- Bills of sale
- Consignments of personal property intended as security are not included as security



# A Lawyers Basic Guide To Secured Transactions

**American Law Institute**

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## **A Lawyers Basic Guide To Secured Transactions:**

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**The Future of Commercial Law** Orkun Akseli,John Linarelli,2020-04-16 The reform of commercial law through harmonisation unification codification and other means remains one of the most important projects in developing the institutional architecture for the global economy This edited collection engages with the challenges and contributes to a greater understanding of the problems faced by states international organisations and private sector actors in this ongoing reform project for commercial law The volume takes stock of the project to date and looks towards a restructuring of the agenda to deal with new challenges The primary aim of the collection is to understand the future of commercial law reform in a way that offers ideas and strategies for innovation as well as in methodologies for project selection and evaluation In so doing the collection informs the debate on the global reform of commercial law and will be of interest not only to academics but also to those involved in the reform of commercial law around the world The volume collects papers presented at the UK Society of Legal Scholars Annual Seminar 2017      Current Law Index ,1985      **Publications of the Faculty and Staff ...** University of Alabama,1983      **American Book Publishing Record** ,1984      Annual Meeting, Proceedings American Law Institute,1998      *Current Publications in Legal and Related Fields* ,1984

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