

Attachment Perfection Priority

Apartments	Power Plants	Retail
Health Care	Securities	Hotels
Shopping Malls	Loan Portfolios	Office Buildings

To discuss *UCCPlus Advantage Pricing* for major market commercial and mezzanine financing transactions, loan portfolios and securitizations, please contact:

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*The Industry Leader
Insures Major Market Commercial
and Mezzanine Loans for*

Attachment Perfection Priority

**Broader Coverages
Narrower Exclusions • Advantage Pricing**



For more information, please contact
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Reduce Costs
while increasing lender
and investor transaction protection

Eliminate Risk
of documentation defects, filing office errors and
omissions and financing statement inaccuracies

Enhance Value
of loans, loan portfolios and securitizations
sold into the secondary market



www.uccplus.com

Alamo Title • Chicago Title • Fidelity National Title
Security Union • Ticor Title



The Nation's Leading Provider of UCC Insurance for Mezzanine and Commercial Finance Transactions

The Fidelity National Financial Family of Companies is a leading Fortune 500 firm and has three times the claims reserves as our closest competitor.

UCCPlus vs. Legal Opinion

Major-market loan transactions involving UCC security interests are often funded relying entirely on legal opinions as to the nature of the lender's rights in UCC collateral. A legal opinion is highly qualified, very limited in scope and represents liability to outside counsel. Set forth below is a side-by-side comparison of the material differences between a UCC legal opinion and *UCCPlus*.

	<u>Legal Opinion</u>	<u>UCCPlus</u>
1. Supported by published independent financial strength rating and claims reserve.	No	Yes
2. Protection as to legal costs to defend a challenge to a lender's security interest.	No	Yes
3. National coverage for multiple jurisdictions.	No	Yes
4. Indemnification as to loss of collateral due to improper attachment, perfection or priority of lender's UCC security interest.	No	Yes
5. Coverage as to lender priority, including "gap period."	No	Yes
6. Coverage as to search report inaccuracies, errors and omissions.	No	Yes
7. Coverage as to filing office errors and omissions and financing statement inaccuracies.	No	Yes
8. Coverage against documentation defects	No	Yes
9. Protection against fraud and forgery	No	Yes
10. Coverage as to authenticity and authority of document signatories.	No	Yes
11. Protection as to proper attachment, perfection and priority.	No	Yes
12. Protection for "life loan" benefiting original lender and successors-in-interest.	No	Yes
13. Coverage where perfection is obtained by a method other than the filing of a financing statement.	No	Yes

- Mezzanine Financing
- Mixed Collateral
- Asset Based Loans
- Asset Backed Securities
- Portfolios & Loan Pools
- Mergers & Acquisitions

UCCPlus insures a lender's and investor's security interest for validity, enforceability, attachment, perfection and priority. Covering collateral under Articles 8 and 9 of the Uniform Commercial Code, *UCCPlus* provides protection from fraud, forgery, documentation defects, filing office errors and omissions and financing statement inaccuracies.

UCCPlus includes UCC search and filing services, provides "gap" coverage and covers the cost of defense in the event of a challenge to the insured's security interest.

Only *UCCPlus* waives the right of subrogation within the policy. And, only *UCCPlus* presumes the borrower's rights in collateral, eliminating a major exclusion found in competitors' policies. Our underwriters are experienced commercial lawyers who provide the industry's highest level of expertise and specialize in large, complex major market transactions.

What Our Customers Are Saying

UCCPlus provided greater Article 9 protection than we have ever had before. New broader coverage is most valuable to our major-market lending function. Efficient, knowledgeable and courteous transaction management...
- Senior lending officer

UCCPlus served as a significant complement to the Opinion Letter required in a major transaction involving assets in multiple states. A welcome second set of eyes. Responsive and technically sound underwriting staff. The Mixed-Collateral discount was very meaningful to my client...
- Lender's counsel

The lender's allocation of loan proceeds between Mezzanine and Real Estate, and the use of *UCCPlus* to insure the mezzanine component, served to reduce my client's closing costs...
- Borrower's counsel