

554.9516 What constitutes filing — effectiveness of filing.

1. *What constitutes filing.* Except as otherwise provided in [subsection 2](#), communication of a record to a filing office and tender of the filing fee or acceptance of the record by the filing office constitutes filing.

2. *Refusal to accept record — filing does not occur.* Filing does not occur with respect to a record that a filing office refuses to accept because:

a. the record is not communicated by a method or medium of communication authorized by the filing office;

b. an amount equal to or greater than the applicable filing fee is not tendered;

c. the filing office is unable to index the record because:

(1) in the case of an initial financing statement, the record does not provide a name for the debtor;

(2) in the case of an amendment or information statement, the record:

(a) does not identify the initial financing statement as required by [section 554.9512](#) or [554.9518](#), as applicable; or

(b) identifies an initial financing statement whose effectiveness has lapsed under [section 554.9515](#);

(3) in the case of an initial financing statement that provides the name of a debtor identified as an individual or an amendment that provides a name of a debtor identified as an individual which was not previously provided in the financing statement to which the record relates, the record does not identify the debtor's surname; or

(4) in the case of a record filed or recorded in the filing office described in [section 554.9501, subsection 1](#), paragraph "a", the record does not provide a sufficient description of the real property to which it relates;

d. in the case of an initial financing statement or an amendment that adds a secured party of record, the record does not provide a name and mailing address for the secured party of record;

e. in the case of an initial financing statement or an amendment that provides a name of a debtor which was not previously provided in the financing statement to which the amendment relates, the record does not:

(1) provide a mailing address for the debtor; or

(2) indicate whether the name provided as the name of the debtor is the name of an individual or an organization;

f. in the case of an assignment reflected in an initial financing statement under [section 554.9514, subsection 1](#), or an amendment filed under [section 554.9514, subsection 2](#), the record does not provide a name and mailing address for the assignee; or

g. in the case of a continuation statement, the record is not filed within the six-month period prescribed by [section 554.9515, subsection 4](#).

3. *Rules applicable to subsection 2.* For purposes of [subsection 2](#):

a. a record does not provide information if the filing office is unable to read or decipher the information; and

b. a record that does not indicate that it is an amendment or identify an initial financing statement to which it relates, as required by [section 554.9512](#), [554.9514](#), or [554.9518](#), is an initial financing statement.

4. *Refusal to accept record — record effective as filed record.* A record that is communicated to the filing office with tender of the filing fee, but which the filing office refuses to accept for a reason other than one set forth in [subsection 2](#), is effective as a filed record except as against a purchaser of the collateral which gives value in reasonable reliance upon the absence of the record from the files.

[2000 Acts, ch 1149, §87, 187](#); [2012 Acts, ch 1052, §18 – 20, 37](#)

Referred to in [§554.9109](#), [§554.9338](#), [§554.9520](#), [§554.9521](#), [§570A.4](#), [§571.3](#), [§579A.2](#), [§579B.4](#), [§581.3](#)

Acceptance and refusal of record, see also [§554.9520](#)