

554.15302 Security interest perfected before July 1, 2024.

1. *Continuing perfection: perfection requirements satisfied.* A security interest that is enforceable and perfected immediately before July 1, 2024, is a perfected security interest under [2024 Iowa Acts, ch. 1023](#), if, on July 1, 2024, the requirements for enforceability and perfection under [2024 Iowa Acts, ch. 1023](#), are satisfied without further action.

2. *Continuing perfection: enforceability or perfection requirements not satisfied.* If a security interest is enforceable and perfected immediately before July 1, 2024, but the requirements for enforceability or perfection under [2024 Iowa Acts, ch. 1023](#), are not satisfied on July 1, 2024, the security interest:

a. is a perfected security interest until the earlier of the time perfection would have ceased under the law in effect immediately before July 1, 2024, or July 1, 2025;

b. remains enforceable thereafter only if the security interest satisfies the requirements for enforceability under [section 554.9203](#), as amended by [2024 Iowa Acts, ch. 1023](#), before July 1, 2025; and

c. remains perfected thereafter only if the requirements for perfection under [2024 Iowa Acts, ch. 1023](#), are satisfied before the time specified in paragraph “a”.

[2024 Acts, ch 1023, §128](#)

Referred to in [§554.15301](#)