

**554.9310 When filing required to perfect security interest or agricultural lien — security interests and agricultural liens to which filing provisions do not apply.**

1. *General rule — perfection by filing.* Except as otherwise provided in [subsection 2](#) and [section 554.9312, subsection 2](#), a financing statement must be filed to perfect all security interests and agricultural liens.

2. *Exceptions — filing not necessary.* The filing of a financing statement is not necessary to perfect a security interest:

- a. that is perfected under [section 554.9308, subsection 4, 5, 6, or 7](#);
- b. that is perfected under [section 554.9309](#) when it attaches;
- c. in property subject to a statute, regulation, or treaty described in [section 554.9311, subsection 1](#);
- d. in goods in possession of a bailee which is perfected under [section 554.9312, subsection 4, paragraph “a” or “b”](#);
- e. in certificated securities, documents, goods, or instruments which is perfected without filing, control, or possession under [section 554.9312, subsection 5, 6, or 7](#);
- f. in collateral in the secured party’s possession under [section 554.9313](#);
- g. in a certificated security which is perfected by delivery of the security certificate to the secured party under [section 554.9313](#);
- h. in controllable accounts, controllable electronic records, controllable payment intangibles, deposit accounts, electronic documents, investment property, or letter-of-credit rights which are perfected by control under [section 554.9314](#);
- i. in chattel paper which is perfected by possession and control under [section 554.9314A](#);
- j. in proceeds which is perfected under [section 554.9315](#); or
- k. that is perfected under [section 554.9316](#).

3. *Assignment of perfected security interest.* If a secured party assigns a perfected security interest or agricultural lien, a filing under [this Article](#) is not required to continue the perfected status of the security interest against creditors of and transferees from the original debtor.

2000 Acts, ch 1149, §30, 185, 187; 2007 Acts, ch 30, §45, 46, 70; 2022 Acts, ch 1117, §26; 2024 Acts, ch 1023, §60, 61

Referred to in [§554.9102](#), [554.9308](#), [554.9311](#), [717.4](#)