

554.9509 Persons entitled to file a record.

1. *Person entitled to file record.* A person may file an initial financing statement, amendment that adds collateral covered by a financing statement, or amendment that adds a debtor to a financing statement only if:

a. the debtor authorizes the filing in a signed record or pursuant to [subsection 2 or 3](#); or
b. the person holds an agricultural lien that has become effective at the time of filing and the financing statement covers only collateral in which the person holds an agricultural lien.

2. *Security agreement as authorization.* By signing or becoming bound as debtor by a security agreement, a debtor or new debtor authorizes the filing of an initial financing statement, and an amendment, covering:

a. the collateral described in the security agreement; and
b. property that becomes collateral under [section 554.9315, subsection 1](#), paragraph “b”, whether or not the security agreement expressly covers proceeds.

3. *Acquisition of collateral as authorization.* By acquiring collateral in which a security interest or agricultural lien continues under [section 554.9315, subsection 1](#), paragraph “a”, a debtor authorizes the filing of an initial financing statement, and an amendment, covering the collateral and property that becomes collateral under [section 554.9315, subsection 1](#), paragraph “b”.

4. *Person entitled to file certain amendments.* A person may file an amendment other than an amendment that adds collateral covered by a financing statement or an amendment that adds a debtor to a financing statement only if:

a. the secured party of record authorizes the filing; or
b. the amendment is a termination statement for a financing statement as to which the secured party of record has failed to file or send a termination statement as required by [section 554.9513, subsection 1 or 3](#), the debtor authorizes the filing, and the termination statement indicates that the debtor authorized it to be filed.

5. *Multiple secured parties of record.* If there is more than one secured party of record for a financing statement, each secured party of record may authorize the filing of an amendment under [subsection 4](#).

[2000 Acts, ch 1149, §80, 187; 2024 Acts, ch 1023, §83](#)

Referred to in [§554.9510, 554.9512, 554.9518, 554.9625, 714.29](#)