NYS HOME Program

UCC e-Filing Process

For Manufactured Housing Replacement, Manufactured Housing Replacement in Parks and Coops, Housing Rehabilitation on Manufactured Housing, Homeownership Assistance for Manufactured Housing, and Homeownership Assistance in Coops

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Purpose

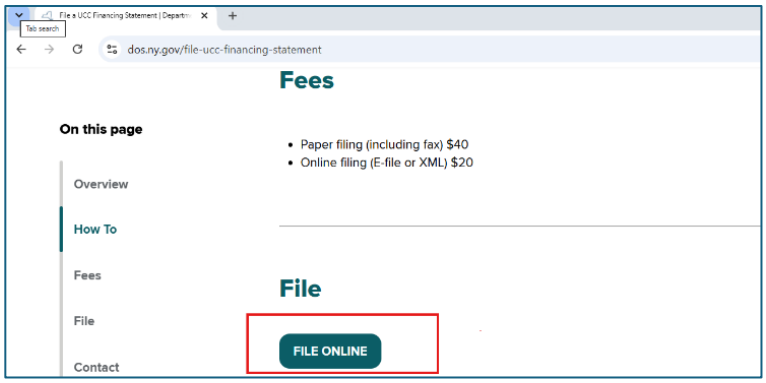
The purpose of this document is to assist NYS HOME LPAs in completing the required UCC financing documents electronically.

Any HOME activity involving manufactured housing or cooperatives must file a UCC financing statement along with any other documents listed in the HOME Security Instruments Chart to secure the HOME interest in the property and enforce the Period of Affordability.

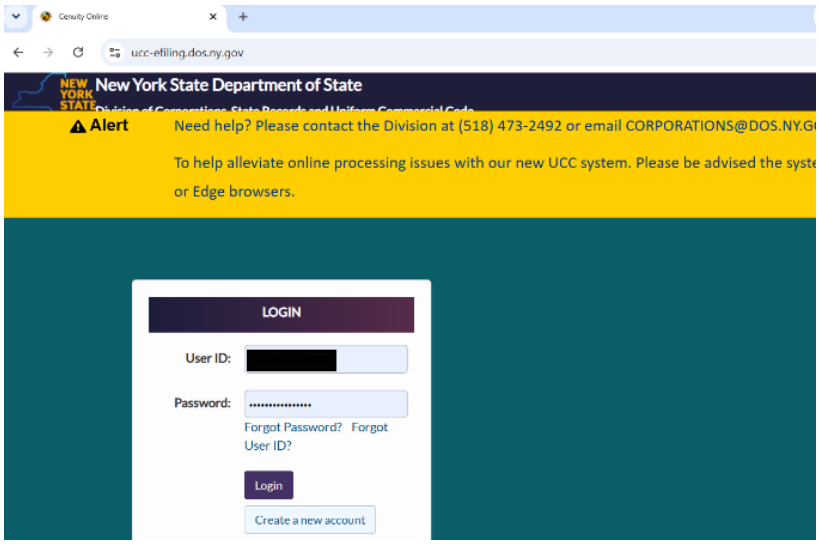
HTFC requires electronic filings. For further general instructions, refer to the Department of State's DOS UCC e-Filing instructions, found here → https://dos.ny.gov/ucc-e-filing-system-instructions.

For Activities Requiring a UCC

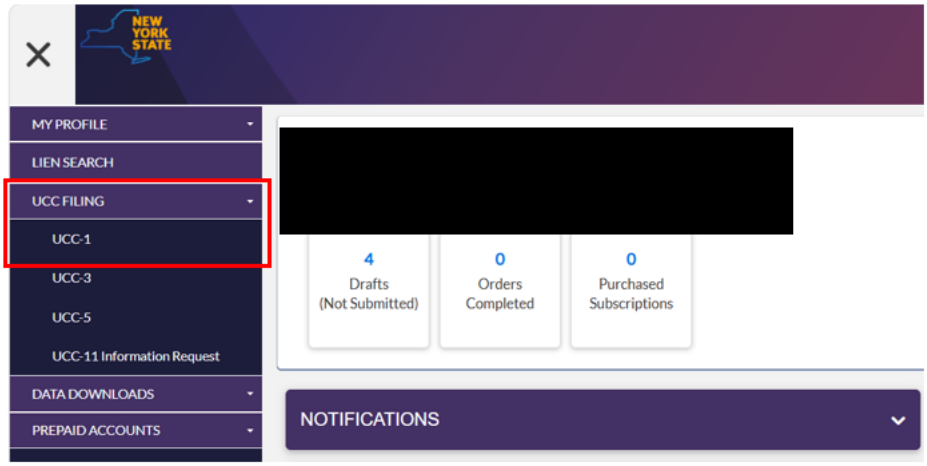
1. Go to https://dos.ny.gov/file-ucc-financing-statement website page. Scroll down to File and click FILE ONLINE.



2. If you have an account, enter in your User ID and Password to log in. If you do not have an account, click Create a new account.

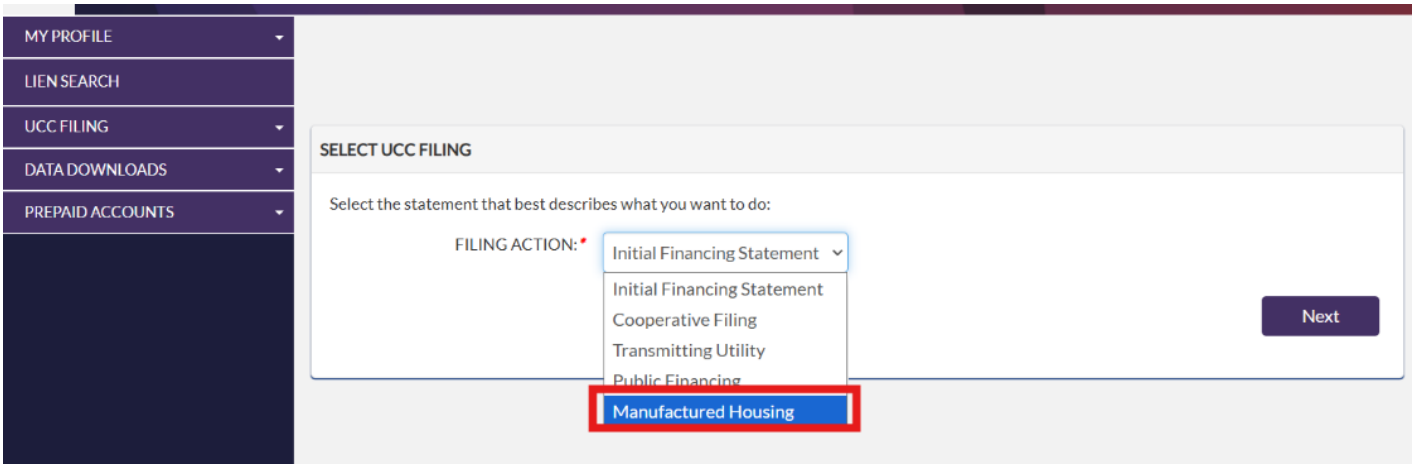


3. Once you have logged into the Cenuity Online System, click on the left hand side under UCC Filing, click on UCC-1.

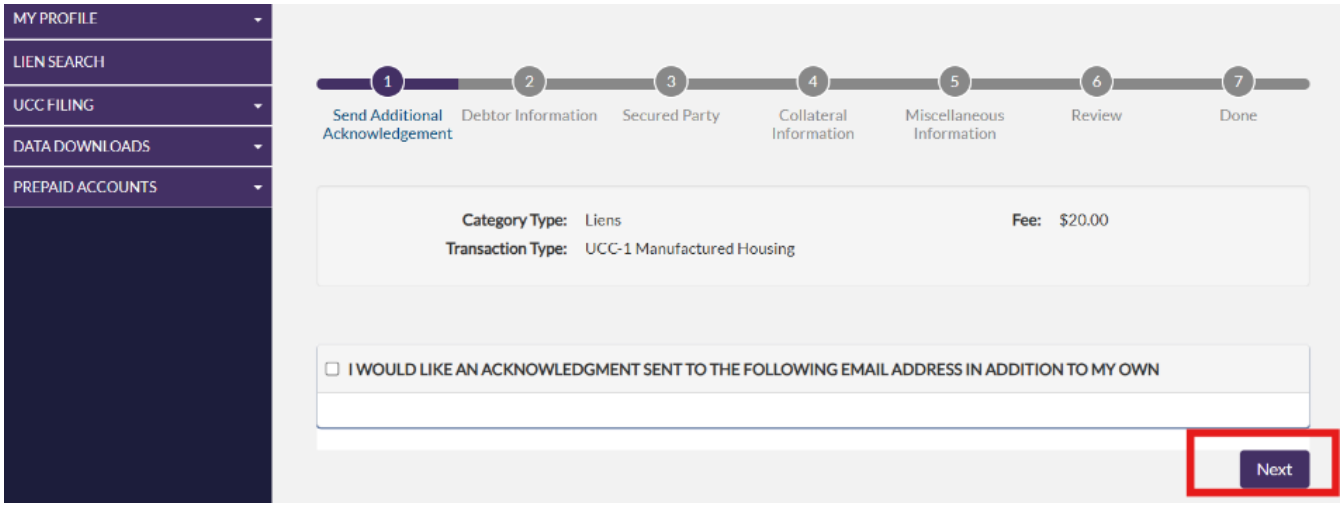


UCC1 Filing – Manufactured Housing Activities

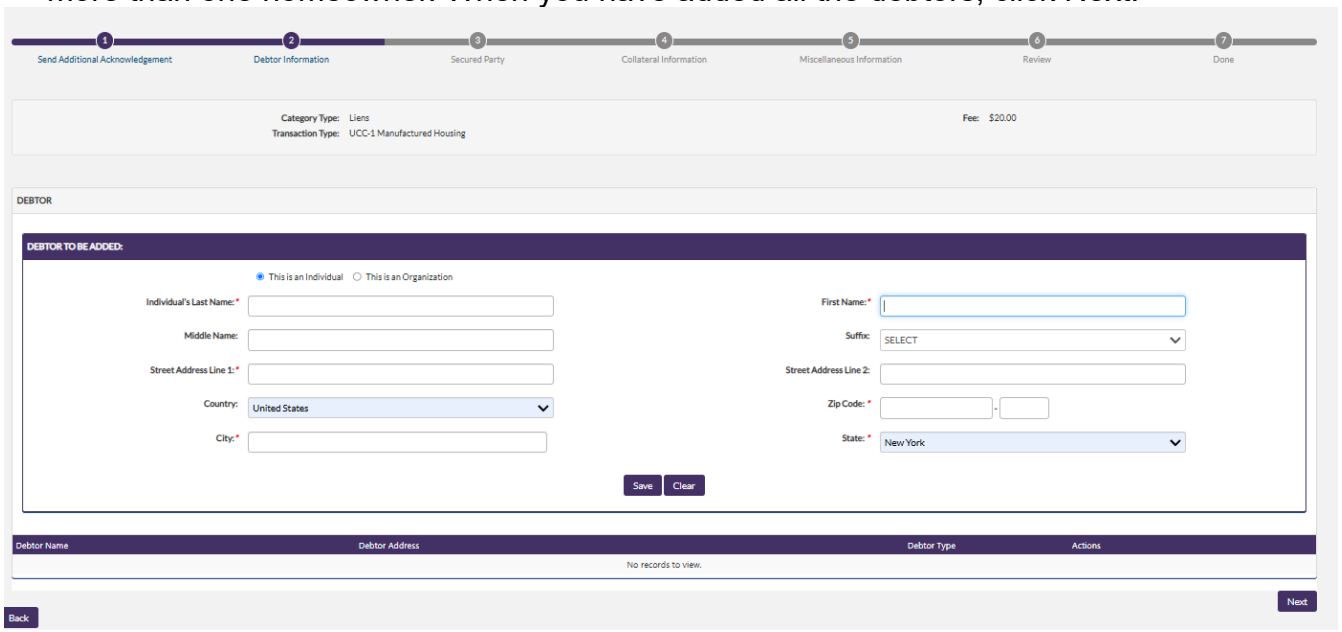
Select UCC Filing Action – Manufactured Housing and click Next. (Do NOT select Initial Financing Statement)



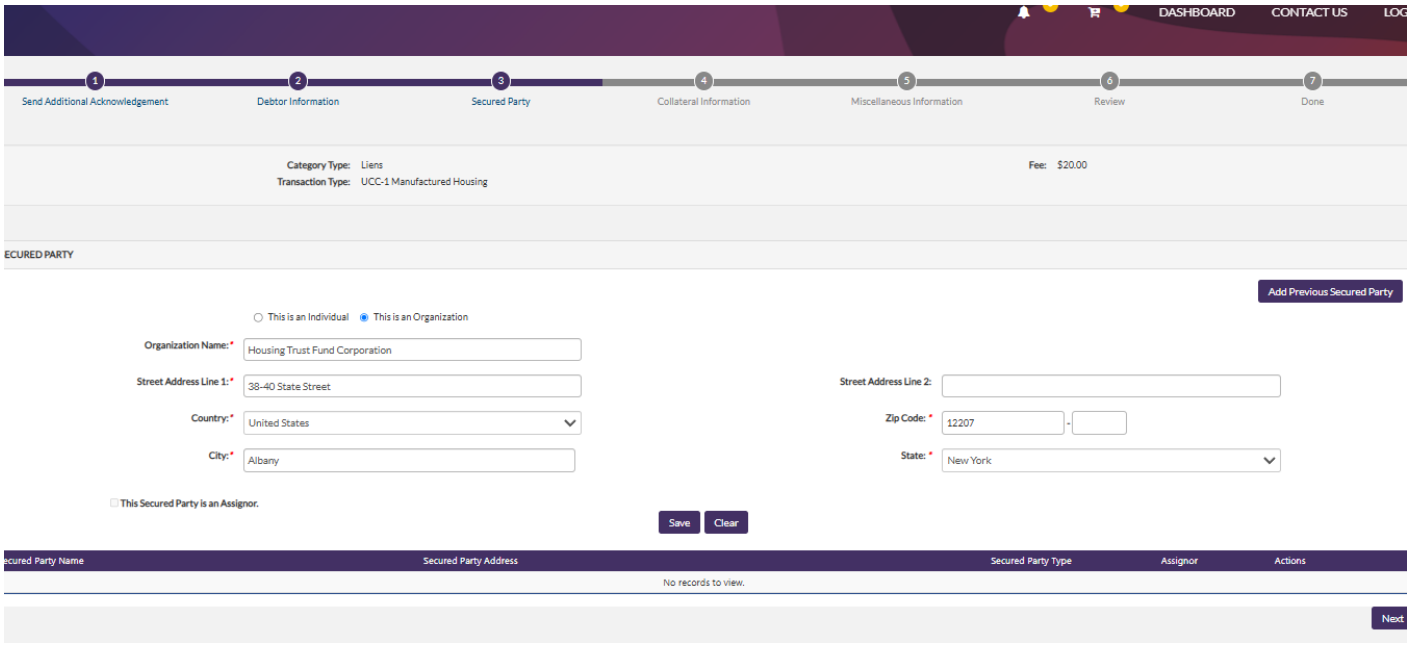
1. Send Additional Acknowledgment—
   You may leave this blank and hit Next OR If you wish to send an additional acknowledgment of the filing, click the box “I WOULD LIKE AN ACKNOWLEDMENT SENT TO THE FOLLOWING EMAIL ADDRESS IN ADDITION TO MY OWN” AND enter in the email address. Click Next.



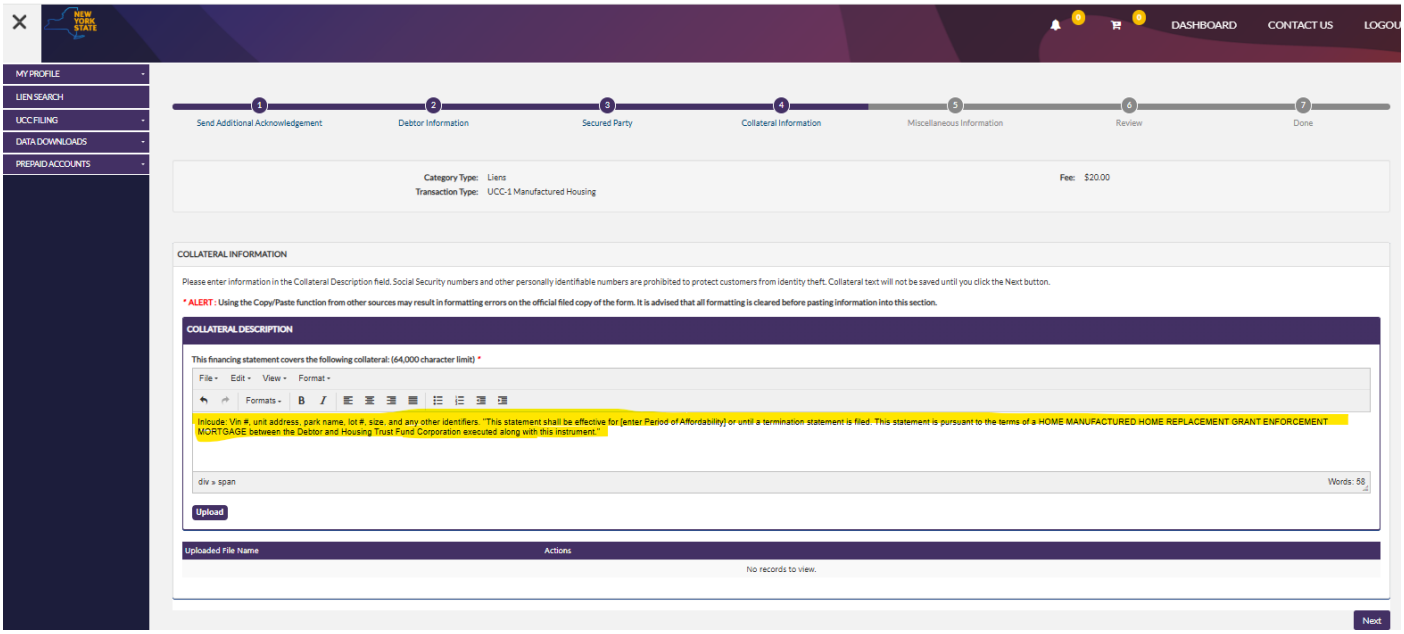
2. Debtor Information –
   Make sure “This is an Individual” option is selected. Then enter Debtor information, which is the information for the *homeowner* and click Save. You can add multiple debtors, if there is more than one homeowner. When you have added all the debtors, click Next.



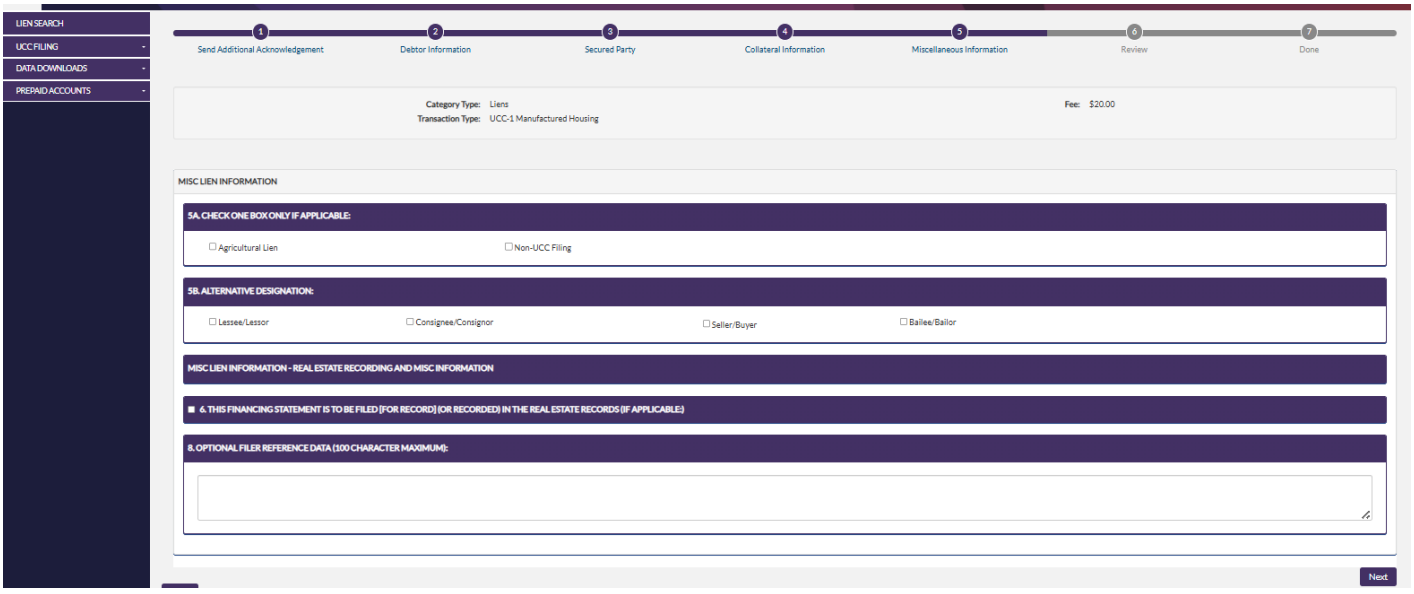
3. Secured Party -
   Select “This is an Organization” and fill in information for HTFC.
   Organization Name: Housing Trust Fund Corporation
   Street Address Line 1: 38-40 State Street
   Country: United States
   City: Albany
   Zip Code: 12207
   State: New York



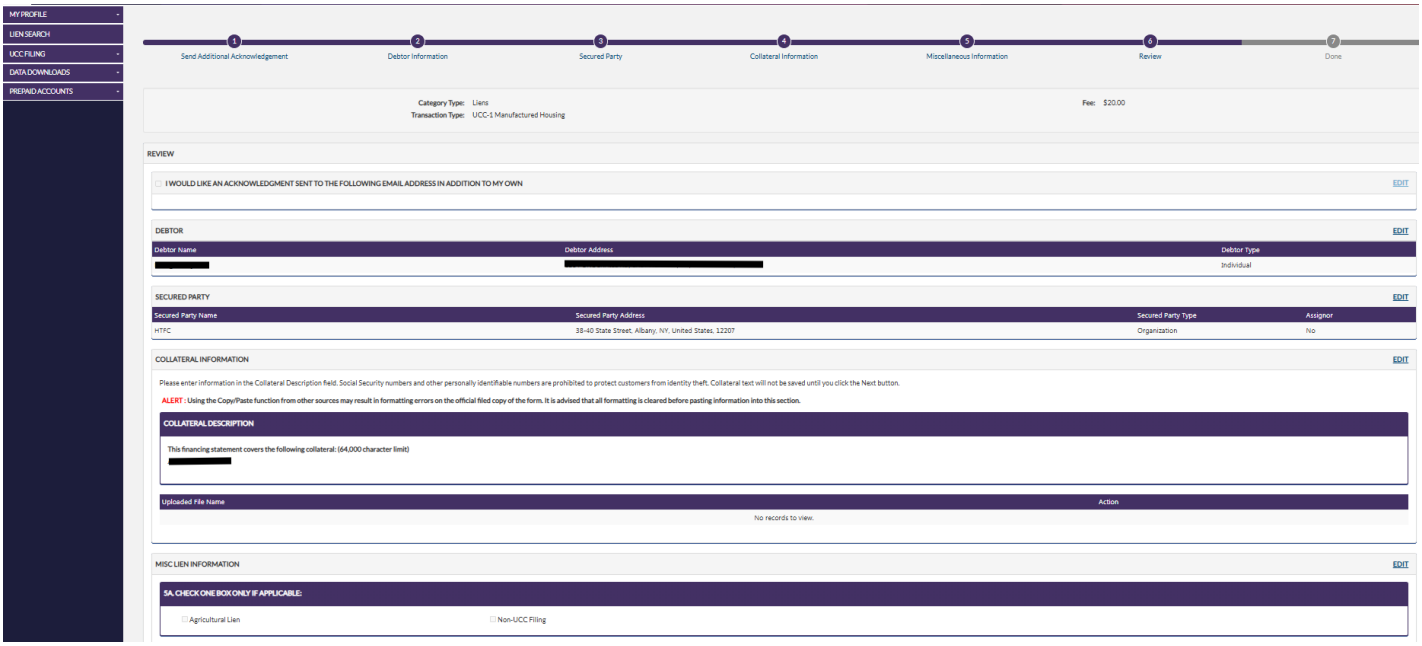
4. Collateral Information -
   Include the following in Collateral Description section: Vin #, unit address, park name, lot #, size, and any other identifiers. "This statement shall be effective for [enter Period of Affordability] or until a termination statement is filed. This statement is pursuant to the terms of a HOME [enter applicable activity] GRANT ENFORCEMENT MORTGAGE between the Debtor and Housing Trust Fund Corporation executed along with this instrument." Click Next.



5. Miscellaneous Information –
   Leave blank, none apply. Click Next.

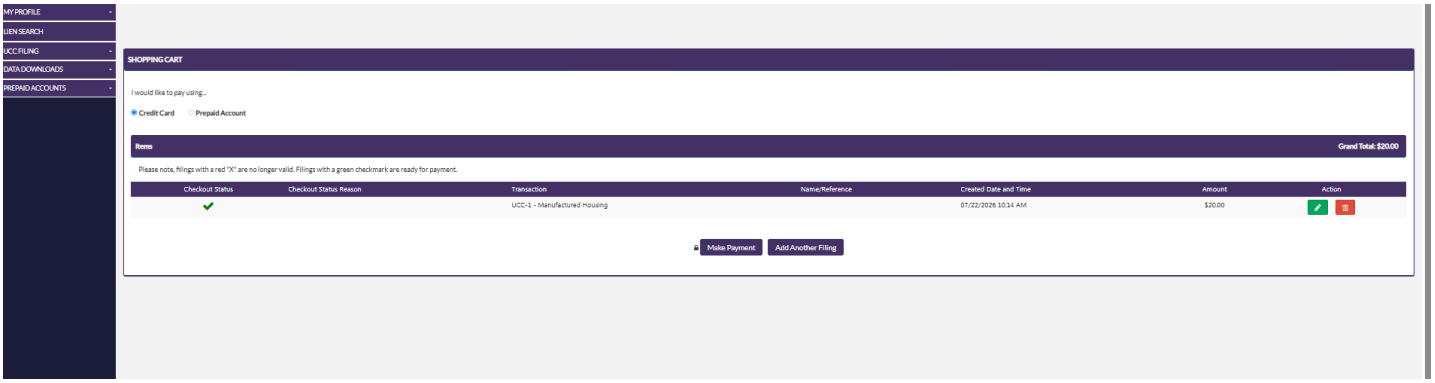


6. Review –
   Double check the input information for errors. If the information looks correct, click Add to Shopping Cart.



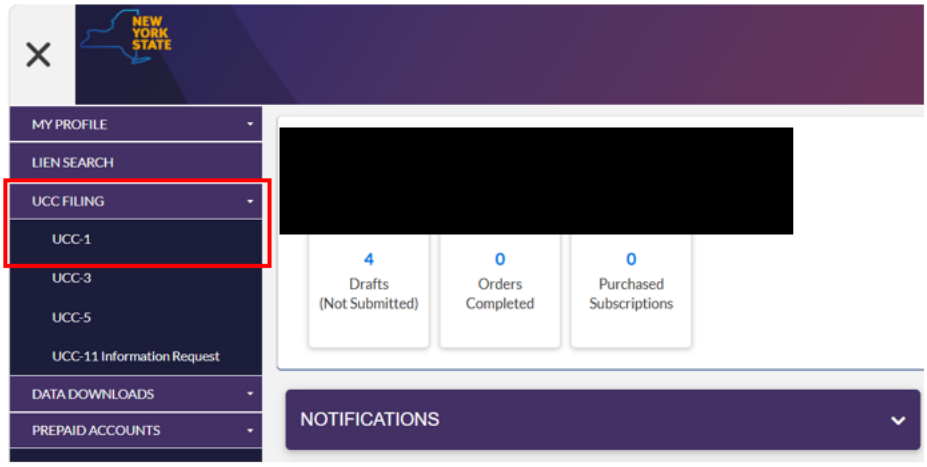
7. Shopping Cart –

   Click Make a Payment and follow the steps to complete the payment process. Save screenshot of final page.

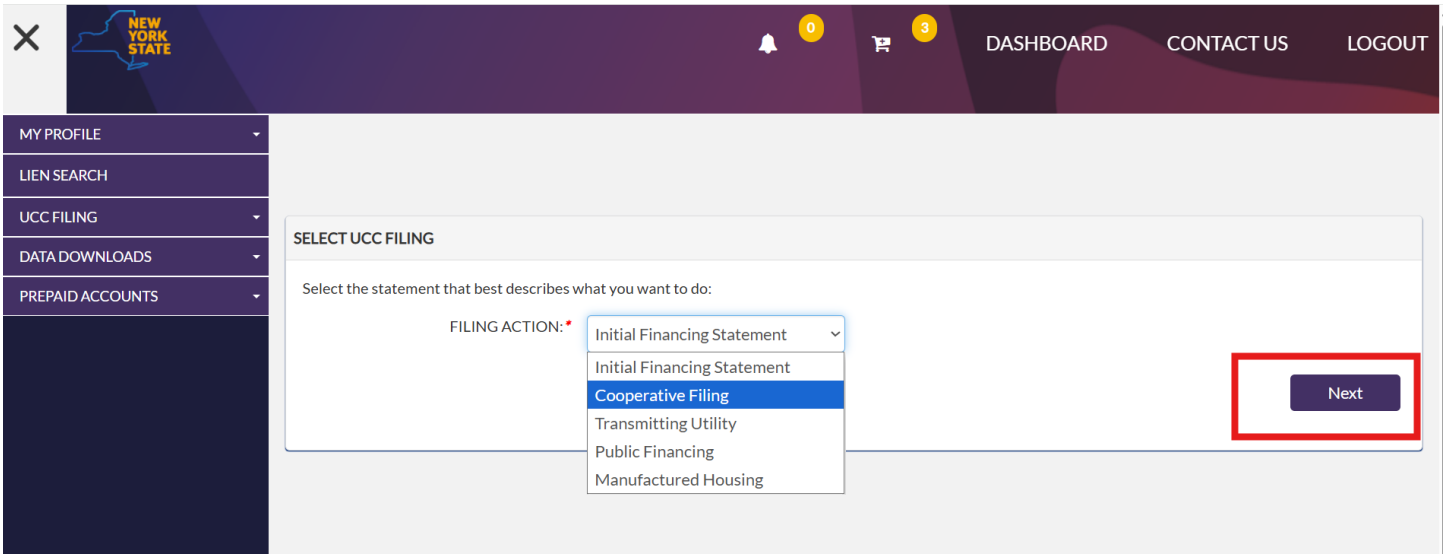


Activities Involving Cooperative Ownership

Once you have logged into the Cenuity Online System, click on the left hand side under UCC Filing, click on UCC-1.



Select UCC Filing Action – Cooperative Filing and click Next. (Do NOT select Initial Financing Statement)



1. Send Additional Acknowledgment –
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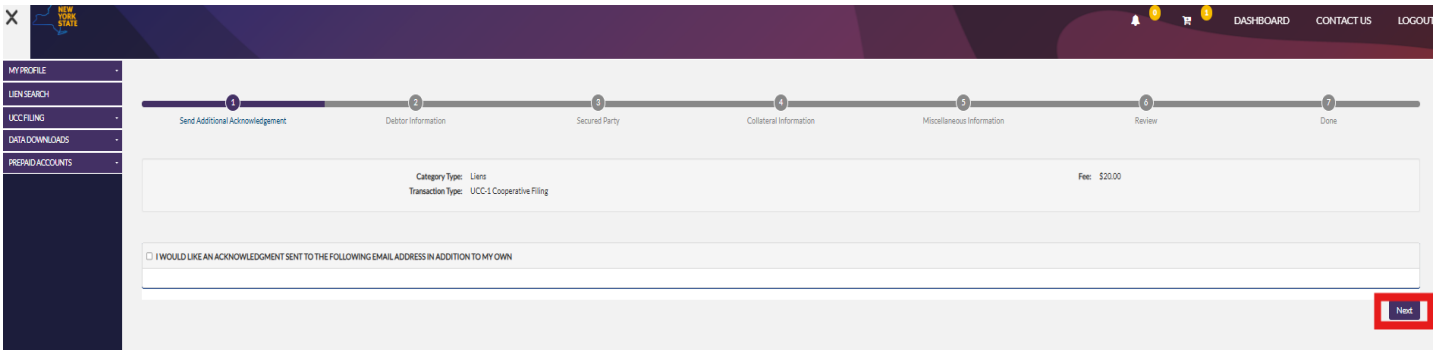
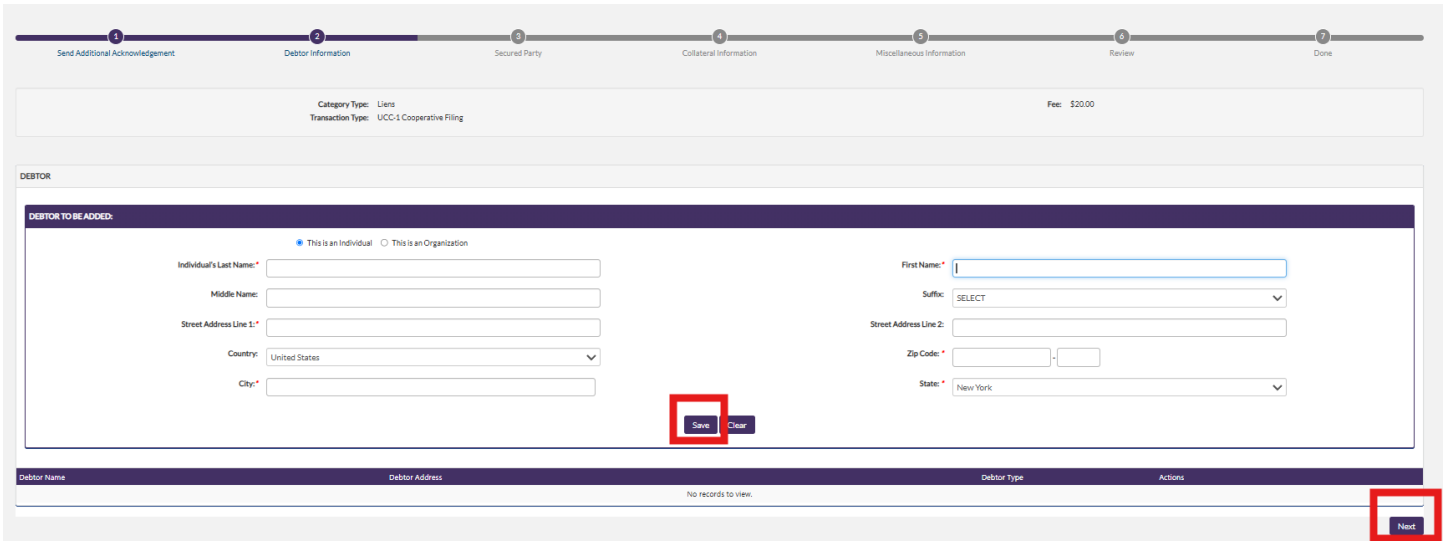
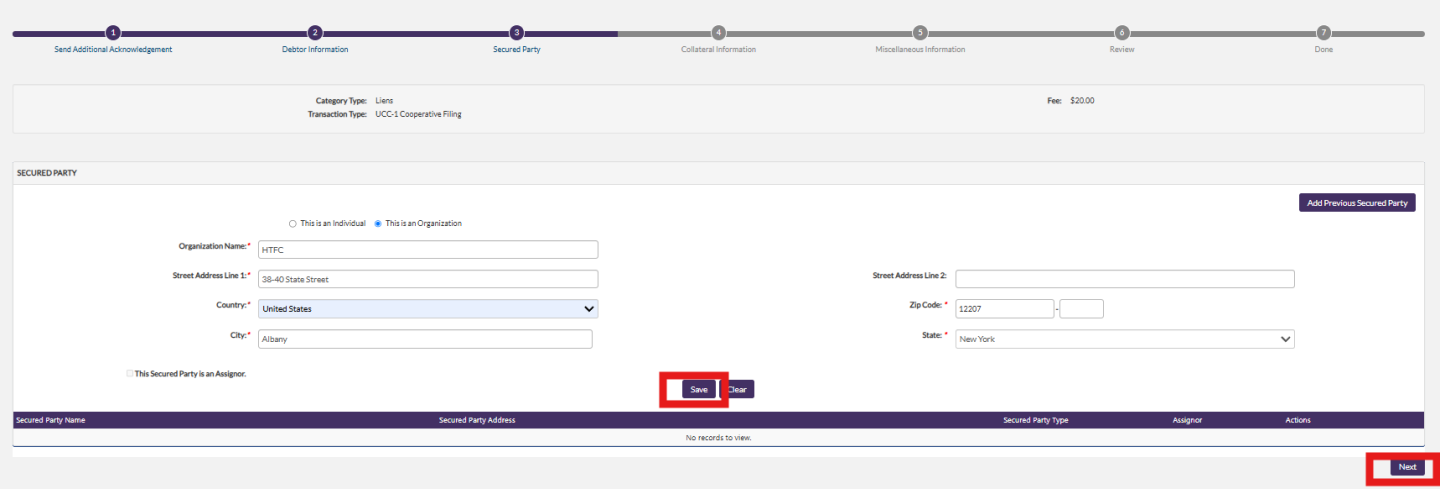


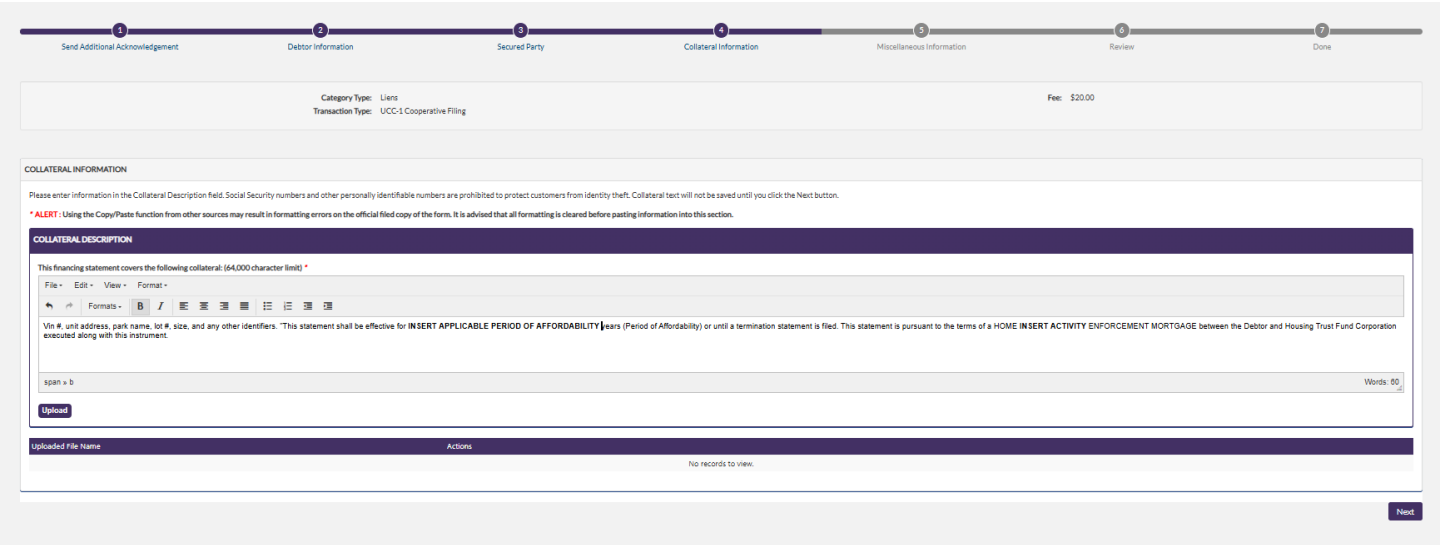
2. Debtor Information –
   Make sure the “This is an Individual” option is selected. Then add in Debtor information, which is information for the homeowner and click Save. You can add multiple debtors, if there is more than one homeowner. When you have added all the debtors, click Next.



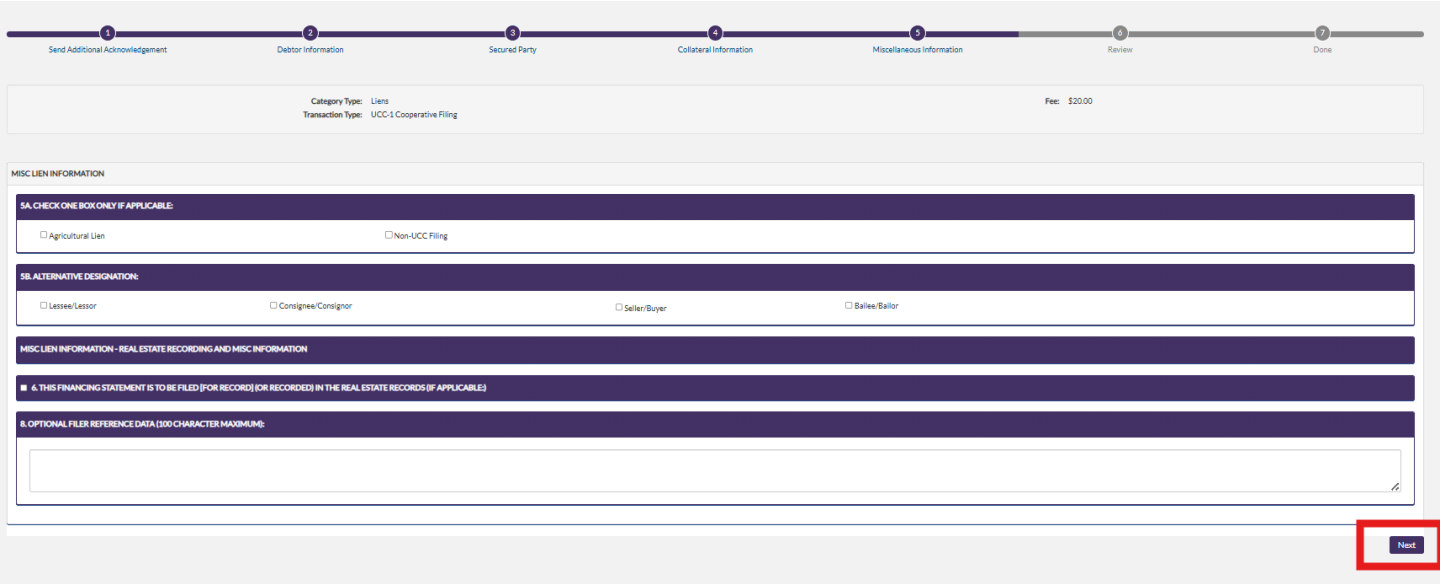
3. Secured Party -
   Select “This is an Organization” and fill in information for HTFC.



4. Collateral Information -
   Include the following in Collateral Description section: "Debtors interest in [enter # shares] for [enter address of unit] plus the proprietary lease with [enter landlord or cooperative corporation name] and any replacement or additional shares/stock and lease amendments or replacement. This statement shall be effective for [enter Period of Affordability] or until a termination statement is filed. This statement is pursuant to the terms of a HOME HOMEOWNERSHIP ASSISTANCE FOR COOPERATIVE UNIT GRANT ENFORCEMENT NOTE AND SECURITY AGREEMENT between the Debtor and Secured Party executed along with this instrument." Click Next.



5. Miscellaneous Information –
   Leave blank, none apply. Click Next.



6. Review details and edit any inaccurate information. Click Add to Shopping Cart.

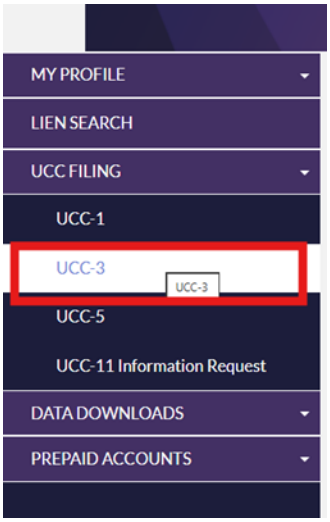
Follow instruction to Make Payment in order to file.

Save Confirmation Page to the project file.

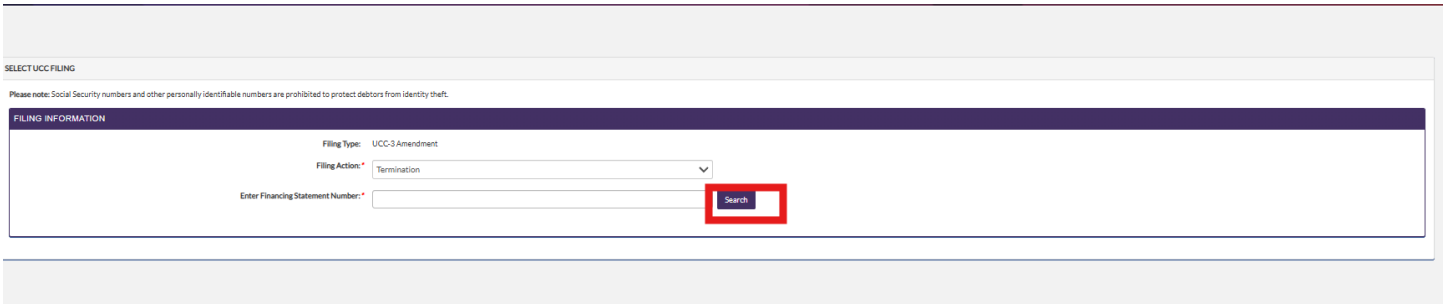
Terminating UCC1 Filing

PLEASE NOTE: LPAs must receive OCR approval prior to terminating the UCC1.

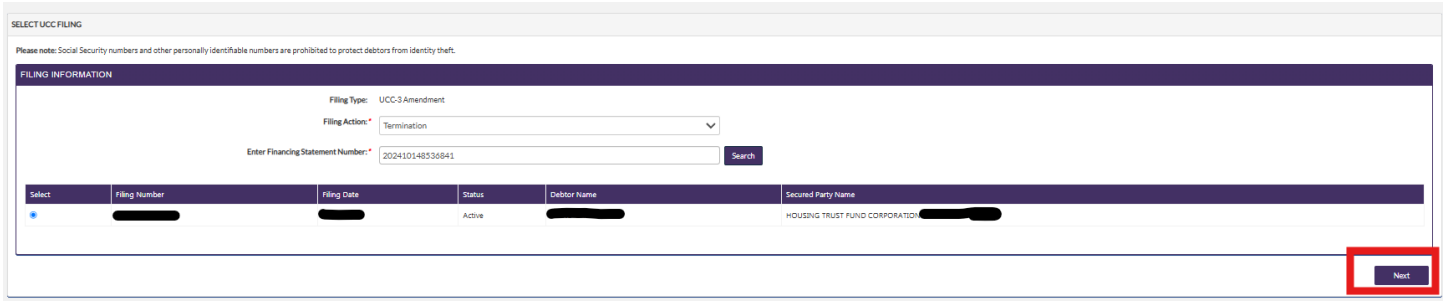
Once you have logged into the Cenuity Online System, click on the left hand side under UCC Filing, UCC-3.



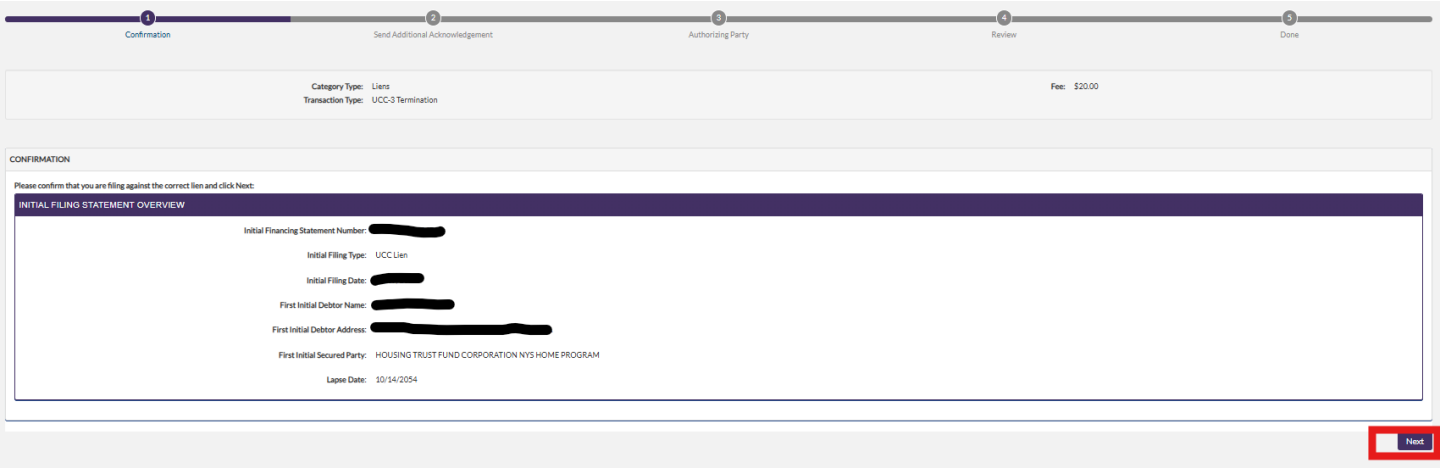
Select UCC-3 Amendment Filing Action – Termination. Enter the applicable Financing Statement Number and click Next.



Select the correct Financing Statement listed then click Next.

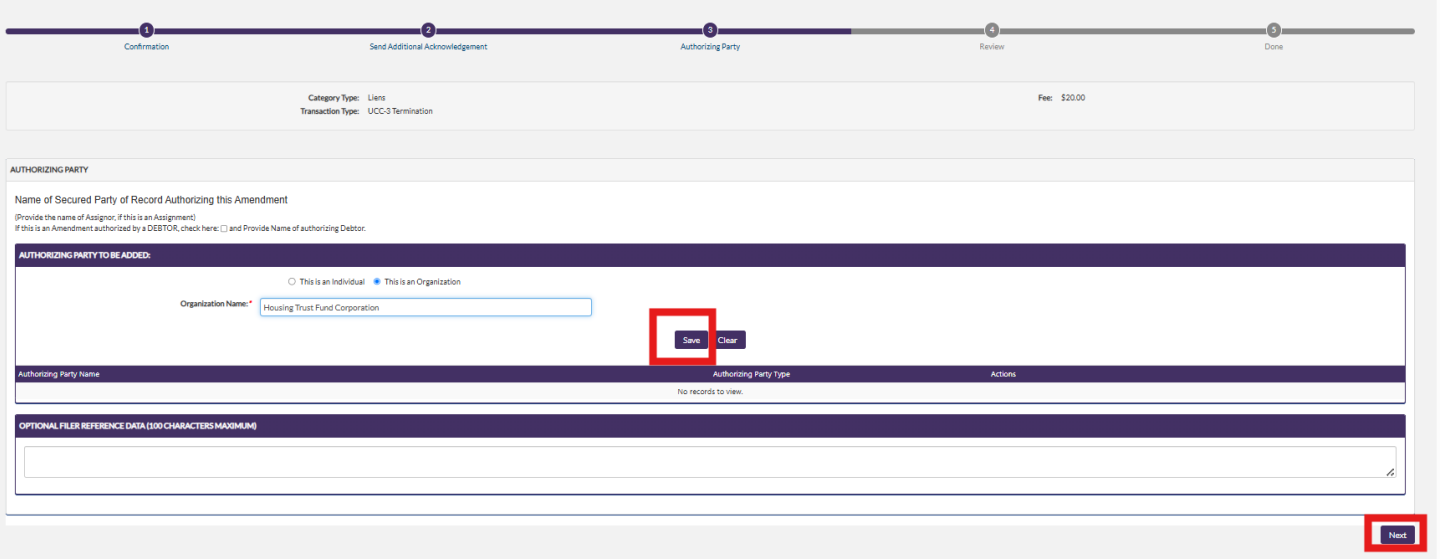


1. Confirmation –
   Confirm the Filing Statement Details and then click Next.



2. Send Additional Acknowledgment
   You may leave this blank and hit Next OR If you wish to send an additional acknowledgment of the filing, click the box “I WOULD LIKE AN ACKNOWLEDMENT SENT TO THE FOLLOWING EMAIL ADDRESS IN ADDITION TO MY OWN” AND enter in the email address. Click Next.

3. Authorizing Party
   Select This is an Organization. Enter in Housing Trust Fund Organization. Click Save, then Click Next.



4. Review
   Review all the information on the Review page and then click Add to Shopping Cart
   Follow instruction to Make Payment to process the Termination.

5. Done
   Save completion page to the project file.