UNIFORM COMMERCIAL CODE (EXCERPT)
Act 174 of 1962

440.9516 Filing; requirements; communication of record with tender of filing fee; effectiveness.
Sec. 9516. (1) 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) Filing does not occur with respect to a record that a filing office refuses to accept because of 1 or more
of the following:
(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 of 1 or more of the following:
   (i) In the case of an initial financing statement, the record does not provide a name for the debtor.
   (ii) In the case of an amendment or information statement, the record does not identify the initial financing
       statement as required by section 9512 or 9518, as applicable, or identifies an initial financing statement whose
       effectiveness has lapsed under section 9515.
   (iii) 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 that was not
        previously provided in the financing statement to which the record relates, the record does not identify the
        debtor's surname.
   (iv) In the case of a record filed or recorded in the filing office described in section 9501(1)(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
provide or indicate 1 or more of the following:
   (i) Provide a mailing address for the debtor.
   (ii) 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 9514(1) or an
amendment filed under section 9514(2), the record does not provide a name and mailing address for the
assignee.
(g) In the case of a continuation statement, the record is not filed within the 6-month period prescribed by
section 9515(4).

(3) For purposes of subsection (2), both of the following apply:
(a) A record does not provide information if the filing office is unable to read or decipher the information.
(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 9512, 9514, or 9518, is an initial financing statement.

(4) 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) or section 9520(5), 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.