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Understanding Secured Transactions

William H. Lawrence, William H. Henning, R. Wilson Freyermuth

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Understanding Secured Transactions William H. Lawrence, William H. Henning, R. Wilson Freyermuth This *Understanding* treatise provides students with an analysis of the underlying rationales of Article 9 of the Uniform Commercial Code, the federal Bankruptcy Code as it relates to Article 9, and other relevant state and federal legislation. Familiarity with these rationales is critical for a true understanding of the law of secured transactions. The organization of this text is largely based upon the traditional five-part approach to the law of secured transactions:

- Scope of the article;
- Attachment of security interests;
- Perfection of security interests;
- Priorities among competing claimants (including extensive treatment of the effects of bankruptcy on security interests); and
- Enforcement of security interests.

In addition, this treatise explains in practical terms the essential elements of different types of secured transactions, giving students a perspective that is crucial to their ability to understand how Article 9 functions in the real world. For example, it describes the structure and use of financing arrangements that are made possible through such techniques as asset-based securitization, mortgage warehouse lending, terminal and field warehousing, financing of accounts, factoring of accounts, and floor planning, as well as other methods of transacting business. The new Fourth Edition provides case citations to recent judicial opinions interpreting the provisions of revised Article 9. Finally the Fourth Edition provides comprehensive treatment of the interaction between Article 9 and the Bankruptcy Code, fully updated to reflect all changes made by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

Entries in the Table of Contents include a descriptive word phrase, along with relevant section numbers of the UCC and the Bankruptcy Code. The Table of Contents does not cite all the provisions that might be relevant, but only the most fundamental provisions relating to the particular topic. This approach should aid students using the book as a supplemental text by enabling them to find the relevant discussion based on either the subject or the basic statutory section numbers. The Index and the Table of Statutes and Authorities enable a more detailed search.

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