§ 2118. Perfection of security interests. (a) Unless excepted by section two thousand one hundred three of this title, a security interest in a vehicle of a type for which a certificate of title is required is not valid against creditors of the owner or subsequent transferees or lienholders of the vehicle without knowledge of the security interest unless perfected as provided in this section. A purchase money security interest in a vehicle is perfected against the rights of judicial lien creditors and execution creditors on and after the date such purchase money security interest is created.

(b) (1) A security interest is perfected:

(A) By the delivery to the commissioner of (i) the existing certificate of title, if any, an application for a certificate of title containing the name and address of the lienholder and the required fee or (ii) a notice of lien evidencing a lien arising under section two hundred eleven of the lien law and section one hundred eleven-u of the social services law;

(B) As of the time of its creation if the delivery is completed within ten days thereafter, otherwise, as of the time of delivery.

(2) A security interest in a vehicle provided for in a security agreement made by a person before he becomes the owner of the vehicle or arising under section two hundred eleven of the lien law and section one hundred eleven-u of the social services law:

(A) Is deemed to be created at the time of the sale or transfer of the vehicle to him;

(B) If not perfected under paragraph one of this subdivision is perfected by the lienholder delivering to the commissioner a notice of security interest in the form the commissioner prescribes and the required fee or a notice of lien, but only if the delivery is completed before the commissioner issues a certificate of title of the vehicle containing the name of the owner as owner;

(C) If so perfected, is perfected as of the time of the sale or transfer of the vehicle to him if the delivery is completed within ten days thereafter, otherwise, as of the time of delivery;

(D) Is subject and subordinate to a security interest, perfected in accordance with paragraph one of this subdivision, of a lienholder without knowledge of it.

(3) The commissioner shall file each notice of security interest

delivered to him with the required fee and shall maintain a record, under the identifying number of the vehicles, of all notices of security interests filed by him.

(4) The commissioner shall file each notice of lien delivered to him and shall maintain a record pursuant to the agreement set forth in section twenty-one hundred five-a of this article.

(c) If a vehicle is subject to a security interest when brought into this state, the validity of the security interest is determined by the law of the jurisdiction where the vehicle was when the security interest attached, subject to the following:

(1) If the parties understood at the time the security interest attached that the vehicle would be kept in this state and it was brought into this state within thirty days thereafter for purposes other than transportation through this state, the validity of the security interest in this state is determined by the law of this state.

(2) If the security interest was perfected under the law of the jurisdiction where the vehicle was when the security interest attached, the following rules apply:

(A) If the name of the lienholder is shown on a currently effective certificate of title issued by that jurisdiction, his security interest continues perfected in this state.

(B) If the name of the lienholder is not shown on a currently effective certificate of title issued by that jurisdiction, the security interest continues perfected in this state for four months after a first certificate of title of the vehicle is issued in this state, and also, thereafter if, within the four month period, it is perfected in this state. The security interest may also be perfected in this state after the expiration of the four month period; in that case perfection dates from the time of perfection in this state.

(3) If the security interest was not perfected under the law of the jurisdiction where the vehicle was when the security interest attached, it may be perfected in this state; in that case, perfection dates from the time of perfection in this state.

* (d) A security interest noted on a certificate of title to a vehicle which is a mobile home or a manufactured home shall have priority over any other subsequent liens or security interests except for those set forth in subdivision (c) of section two thousand one hundred three of

this article.

* NB Effective until December 12, 2026

* (d) A security interest noted on a certificate of title to a vehicle which is a manufactured home shall have priority over all subsequent liens or security interests except for those set forth in subdivision (c) of section twenty-one hundred three of this article.

* NB Effective December 12, 2026

* (e) After a certificate of title has been issued in this state for a vehicle which is a mobile home or a manufactured home, and as long as the vehicle which is a mobile home or a manufactured home is subject to any security interest perfected pursuant to this section, the commissioner shall not revoke the certificate of title, and, in any event, the validity and priority of any security interest perfected pursuant to this section shall continue, notwithstanding the provision of any other law, including but not limited to section 9--303 and section 9-313 of the uniform commercial code.

* NB Effective until December 12, 2026

* (e) Except as otherwise provided in sections twenty-one hundred seventeen-b and twenty-one hundred twenty-three of this article, and article nine-E of the real property law, after a certificate of title has been issued for a manufactured home, and as long as the manufactured home is subject to any security interest perfected pursuant to this section, the commissioner shall not file an affidavit of affixation, nor revoke the certificate of title, nor issue a certificate of title under subdivision (a) of section twenty-one hundred seven of this article, and, in any event, the validity and priority of any security interest perfected pursuant to this section shall continue, notwithstanding the provision of any other law.

* NB Effective December 12, 2026