

**Surety Bond Application Checklist**  
**(check off and do not return until all paperwork is completed)**

1. \_\_\_\_ Please complete the Surety Bond Application.
2. \_\_\_\_ Please complete the credit release form.
3. \_\_\_\_ Bank reference letter.
4. \_\_\_\_ Resumes for all owners and key personnel.
5. \_\_\_\_ Business plan.
6. \_\_\_\_ Work on hand schedule.
7. \_\_\_\_ Last three years of business fiscal year end financial statements and tax returns.
8. \_\_\_\_ Latest available internal financial statement.
9. \_\_\_\_ Personal financial statements for all of the owners.
10. \_\_\_\_ Current Certificate of Insurance

Please, if you have any questions regarding the checklist or the application call us. There may be areas, which do not apply to your company or questions on what we are underwriting. Thank you.

Sincerely,

**Bonds *Express***

**CONTRACTOR'S QUESTIONNAIRE FOR SURETY BONDING**

**Check one:**    \_\_\_ Corporation            \_\_\_ Partnership            \_\_\_ Proprietorship            \_\_\_ LLC

Date: \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Contractor: \_\_\_\_\_  
(Legal name as registered with the state)

Street Address (not P.O.Box): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Federal Tax ID Number: \_\_\_\_\_ Date Business Formed: \_\_\_\_\_

Date Incorporated: \_\_\_\_\_ Ownership change in the last five years or are there any plans for change in the corporate ownership or structure? (Please explain)

\_\_\_\_\_  
\_\_\_\_\_

What type of construction does the business specialize? (list trades performed by the business) \_\_\_\_\_

\_\_\_\_\_

What percentage of a project does the business perform? \_\_\_\_\_. What trades are typically subbed out?

\_\_\_\_\_

Are you a union or a non-union Contractor? \_\_\_\_\_

**OWNERSHIP INFORMATION:**  
**PLEASE LIST SPOUSE AND SSI NUMBER WHETHER OWNER OR NOT:**

Name	Age	Position	Ownership (%)	SSI#
_____	_____	_____	_____	_____
(Spouse)	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Spouse)

**KEY PERSONNEL:**

<b>Name:</b>	<b>Age:</b>	<b>Position</b>	<b>Years Employed:</b>	<b>Comments:</b>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Total Number of Employees: \_\_\_\_\_ Number of full time office staff: \_\_\_\_\_

Are there any affiliated companies? If so, please explain:

\_\_\_\_\_

**INSURANCE:**

Insurance Agency: \_\_\_\_\_

Insurance Agent (name): \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_

**WORK HISTORY:**

(We will call the owners below for reference information)

<b>Telephone number</b>	<b>Year Completed</b>	<b>Contact Person For Reference</b>	<b>Contract Amount</b>	<b>Job Description</b>
(____) _____	_____	_____	_____	_____
(____) _____	_____	_____	_____	_____
(____) _____	_____	_____	_____	_____

Who was the superintendent on the larger projects? \_\_\_\_\_

If they are not employed, who replaced them? \_\_\_\_\_

Normal operating territory? \_\_\_\_\_

Largest backlog of work on hand? (\$) \_\_\_\_\_ Number of Projects: \_\_\_\_\_

What size projects (single projects) are you looking to Bond? \_\_\_\_\_

Backlog you feel your company needs? (\$) \_\_\_\_\_ Number of jobs at one time: \_\_\_\_\_

**SUPPLIER INFORMATION:**

Telephone:	Contact Person	Product Company	Name
( ) _____	_____	_____	_____
( ) _____	_____	_____	_____
( ) _____	_____	_____	_____

• We will contact the above as part of a routine credit check

**SURETY INFORMATION:**

Present Bond Company? \_\_\_\_\_

Bond Agent? \_\_\_\_\_ Telephone: ( ) \_\_\_\_\_

Ever caused a bond loss? Yes or No: \_\_\_\_\_ If so, please explain? \_\_\_\_\_

Bankruptcy personal or business in the last ten years, Yes or No? \_\_\_\_\_ If yes, please explain? \_\_\_\_\_

**FINANCIAL INFORMATION:**

Name of accounting firm? \_\_\_\_\_ Telephone: ( ) \_\_\_\_\_

Contact Person? \_\_\_\_\_ Used how many years? \_\_\_\_\_

Are tax statements for the company current? \_\_\_\_\_ Personal tax returns current? \_\_\_\_\_

Any current Federal Tax liens? \_\_\_\_\_ If so, please provide details: \_\_\_\_\_

Any current State Tax Liens? \_\_\_\_\_ If so, please provide details: \_\_\_\_\_

Any Tax payment plans in place? \_\_\_\_\_

Who prepares the financial statements in-house for the company and who is in charge of account's receivable and account's payable? \_\_\_\_\_

**BANK INFORMATION:**

Name of Bank: \_\_\_\_\_ Contact: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Bank Line (\$) \_\_\_\_\_ Amount in Use: \_\_\_\_\_ Date: \_\_\_\_\_

Bank Line Expiration Date: \_\_\_\_\_

**LEGAL REPRESENTATION:**

Attorney Firm Name: \_\_\_\_\_

Attorney: \_\_\_\_\_ Telephone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

Any current contract disputes? \_\_\_\_\_

Any material liens? \_\_\_\_\_

Any labor liens? \_\_\_\_\_

Any lawsuits? \_\_\_\_\_

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**We warrant the information contained in this application for Surety Bonding to be true and correct for the assessment of Surety Credit, and authorize BondsExpress to share this information with appropriate Surety Personnel in order to assess Surety Credit. By signing this application, I warrant that I have the authority to release the information contained within this application to BondsExpress.**

**Company:** \_\_\_\_\_

**By:** \_\_\_\_\_  
(signature)

\_\_\_\_\_  
(name & title)

**Date:** \_\_\_\_\_

**Credit Release Authorization:**

I/we authorize Bonds *Express* to investigate the information contained with the contractor's questionnaire, my/our credit with any and all creditors and/or financial and/or lending institutions, and prior Surety Credit.

**COMPANY:** \_\_\_\_\_

\_\_\_\_\_  
(SIGNATURE)

\_\_\_\_\_  
(NAME & TITLE)

**Date:** \_\_\_\_\_

## BONDSExpress

1937 Teall Ave., Syracuse, NY 13206  
Phone: 1-800-331-5453 Fax: 1-877-824-8668  
Email: [ContractorBonds@BondsExpress.com](mailto:ContractorBonds@BondsExpress.com)

### FINANCIAL INSTITUTION BANK LETTER OF CUSTOMER RELATIONSHIP

*BondsExpress* has been contacted to assist with the placement of a Surety Bonding Line with an Insurance Company for the principal presenting you with this letter. An important part of the underwriting process is the review of our client's relationship with their financial institution and past credit performance before a Surety Bonding Line can be established.

Underwriting requires specific information to be contained in the Banking Letter of Reference. A reference letter without exact dollar amounts is of no use in underwriting. Terminology such as low, medium or high figure is also of no use for underwriting.

In your letter for this principal, please provide the following:

- The date the deposit account(s) was opened
- Checking account and savings account 12 month average balance
- Current checking account and savings account balance
- Working capital line information
  - Line limit
  - Current balance outstanding and date
  - Line expiration date
  - Security pledged for the line
  - Any line violations
- Current loan obligations
  - Total of debt
  - Debt purpose
  - Debt security
  - Payment history (prompt, etc.)

The Banking Letter of Reference needs to be prepared on your bank's letterhead. This letter also needs to be signed and dated by a banking officer.

If you have any questions or concerns, please feel free to contact our office at 1-800-331-5453.

Sincerely,  
*BondsExpress*

**Bonds Express. 800-331-5453, 877-824-8668[fax]**

**Resume of Reference for Surety Bond Credit Review  
(Please complete for each owner and key personnel)**

Date: \_\_\_\_\_

Company Name: \_\_\_\_\_

Name of Individual: \_\_\_\_\_

Home Address (City, State, and Zip Code) \_\_\_\_\_

\_\_\_\_\_

Home Telephone: (\_\_\_\_) \_\_\_\_\_ Home Fax: (\_\_\_\_) \_\_\_\_\_ Cell: (\_\_\_\_) \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Marital Status: \_\_\_\_\_ SS#: \_\_\_\_\_

**Education:**

High School: \_\_\_\_\_ Graduation Date: \_\_\_\_\_

College or Vocational School: \_\_\_\_\_ Graduation Date: \_\_\_\_\_

Area of Study/Specialty (Degrees, Certification, Licenses held): \_\_\_\_\_

\_\_\_\_\_

**Employment Experience:**

From \_\_\_\_\_ to Present: \_\_\_\_\_  
(Company, position, experience)

From \_\_\_\_\_ to \_\_\_\_\_: \_\_\_\_\_  
(Company, position, experience)

From \_\_\_\_\_ to \_\_\_\_\_: \_\_\_\_\_  
(Company, position, experience)

**Additional Information:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**Business Plan**      **Company:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Expectations for the January** \_\_\_\_\_ **to December** \_\_\_\_\_.

**1. Largest project completed ever \$** \_\_\_\_\_ **Anticipated this year \$** \_\_\_\_\_

**2. Largest backlog of projects (bonded and unbonded) \$** \_\_\_\_\_

**Anticipated largest backlog this year \$** \_\_\_\_\_

**3. Largest number of projects on hand at any one time in the past #** \_\_\_\_\_ **Anticipated this year #** \_\_\_\_\_

**4. Radius in miles from the Home Office does the company travel for work:** \_\_\_\_\_

**5. Any changes in the type of work for the coming year?** \_\_\_\_\_

\_\_\_\_\_

**6. Any Equipment, Plant, additions or deletions planed for the coming year?** \_\_\_\_\_

\_\_\_\_\_

**7. Any changes in personnel for the coming year?** \_\_\_\_\_

\_\_\_\_\_

**8. Any change in Banking, Lines of credit, Accountants for the coming year?** \_\_\_\_\_

\_\_\_\_\_

**BUSINESS CONTINUITY:**

**In the event of death by the Owner(s); how will the business continue?  
Please include information on buy/sell or any key man life insurance.**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



BondsExpress 1937 Teall Ave., Syracuse, NY 13206 (800) 331-5452 Fax (877) 824-8668

### BOND REQUEST FORM

Date Ordered: \_\_\_\_\_ Requested By: \_\_\_\_\_

Principal / Contractor: \_\_\_\_\_

Obligee / Owner: \_\_\_\_\_  
(to whom bond is payable to)

Obligee Address: \_\_\_\_\_

Obligee Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_

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Bid Date and Time: \_\_\_\_\_ Amount of Bid: \$ \_\_\_\_\_

Bid Bond % or \$: \_\_\_\_\_ Performance %: \_\_\_\_\_ Payment %: \_\_\_\_\_ Other: \_\_\_\_\_

Contract Date: \_\_\_\_\_ Contract Amount: \_\_\_\_\_ Bond Amount: \_\_\_\_\_

Description & Project / Contract No.: \_\_\_\_\_

\_\_\_\_\_ Location of Work: \_\_\_\_\_

Estimated Start Date: \_\_\_\_\_ Estimated Completion Date: \_\_\_\_\_

Liquidated Damages / Penalties: \_\_\_\_\_ Warranty Length / Period: \_\_\_\_\_

Labor % \_\_\_\_\_ Material % \_\_\_\_\_ Gross Profit % \_\_\_\_\_ Subbed % \_\_\_\_\_

Subcontracted Trades	Approx. Dollar Amount	Bonded?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Bid Results (dollar amount): #1\$ \_\_\_\_\_ #2 \_\_\_\_\_ #3 \_\_\_\_\_

Cost to Complete Work in Progress: \$ \_\_\_\_\_ Available Bank Credit: \$ \_\_\_\_\_

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Bond Form (check one): Standard Form ( ) Federal ( ) State ( ) AIA ( ) # \_\_\_\_\_

### **:Instructions For Completing the Work On Hand Schedule:**

You will note that each blank is numbered. The following instructions are numbered and follow the numbering system on the work on hand schedule.

#### **Blanks:**

- 1.** Name of Contractor: Complete name of contractor.
- 2.** Date As Of: Date that Work on Hand Schedule was completed.
- 3.** Description of Job: Name of project.
- 4.** Starting Date: Date project begins.
- 5.** Completion Date: Date project ends.
- 6.** Bonded: Check if project is bonded.
- 7.** Unbonded: Check if project is not bonded.
- 8.** Contract Price: Total contract price including change orders.
- 9.** Contractors Estimated Cost When Bid: The net cost of the contract. Contract price minus profit and G&A.
- 10.** Total Billed to Date Including Retainage: Total of all progress payments billed to the owner to date.
- 11.** Total Cost to Date: The net cost to date. Total cost to date minus profit and G&A.
- 12.** Total Revised Cost to Complete: Net revised cost to complete. Total cost of contract left to complete minus profit and G&A.
- 13.** Totals: Totals of all columns.
- 14.** Total Uncompleted Work: Total of work left to complete.
- 15.** Total Uncompleted Work By Subcontractors: Total of work left to complete by subcontractors.
- 16.** Bonded: Total amount of work left that is bonded.
- 17.** Unbonded: Total amount of work left that is unbonded.
- 18.** Signature: Signature of person filling out schedule.
- 19.** Title: Title of person.
- 20.** Remarks: Any remarks you may have on any of the jobs.

If you have any questions, please call us. If you have a similar schedule, please fax it to us for review and acceptance.

Sincerely,  
BondsExpress.com

Please Fill-in, Type or Print Neatly all requested information

WORK ON HAND SCHEDULE										
(1) Name of Contractor:							(2) Date as of:			
	(3) Description of Job	(4) Starting Date	(5) Completion Date	(6) Bonded	(7) Unbonded	(8) Contract Price (include change orders)	(9) Contractors Est. Cost When Bid (include change orders)	(10) Total Billed to Date (include retainage)	(11) Total Cost to Date	(12) Total Revised Estimated Cost to Complete
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
(13) Totals										
(14) Total Uncompleted Work							(18) Signature			
(15) Total Uncompleted Work By Subcontractors							(19) Title			
(16) Bonded							(20) Remarks			
(17) Unbonded										