

Bond requests under a \$1M are typically credit based underwriting. Usually issued very quickly with minimal required documentation

For bonds over \$1mm-\$3mm we will need the following underwriting information:

1. -12/31/2022 Balance Sheet & Income Statement
2. -Current Balance Sheet & Income Statement
3. -Current Work In Progress Schedule
4. -Current Accounts Receivable Aging
5. -Owner's Personal Financial Statement
6. -Bank Line of Credit Letter
7. -Cash Confirmation (Business & Personal)

For Bonds \$3mm+ we will need:

1. -2020 CPA Review
2. -2021 CPA Review
3. -2022 CPA Review
4. -Current Balance Sheet & Income Statement
5. -Current Work-In-Progress Schedule
6. -Current Accounts Receivable Aging
7. -Owner's Personal Financial Statement
8. -Bank Line of Credit Letter
9. -2022 Corporate Tax Return