



All Surety Bonds • All 50 States  
**PERFORMANCE GUARANTEED!**  
**702.800.7007**  
**WWW.PROSURETYBOND.COM**



### We Build Lasting Relationships

The Surety Bond Business is all about relationships. We work very hard not only to build and maintain trust with our clients but also with our carriers and underwriters. Strong relationships with all parties to a Surety is critical when it comes to getting difficult bonds done quickly and efficiently.



**Micah Blecher**  
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**Bond Manager**  
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Micah has been a software developer and online marketing consultant since the mid 1980's, and has built and sold two successful dot-com businesses. Since 2006 he has operated a very successful Farmers Insurance Agency in Las Vegas, Nevada with his wife Maria, responsible for group health benefits, the surety brokerage, and marketing. Micah is the driving force behind Pro Surety Bond, a Blecher Insurance spin-off expanded to serve surety clients in all 50 states. Micah is licensed for Property, Casualty, and Surety in all 50 states.

Faith has more than 10 years' experience in surety bonding. She specializes in all areas of surety, including Commercial, Contract, Offsite, Mortgage Brokers/lender Bonds, Fidelity, ERISA, License & Permit, Court, and Notary Bonds. She takes pride in providing fast, friendly and professional customer service and nurtures relationships with clients and underwriters.

### What Are People Saying about Pro Surety Bond?

We now have three bonds for the ENVY Model and Talent Agencies LOS ANGELES + NEW YORK + LAS VEGAS, and it has been such a blessing, to not only get the agency bonds quickly, but at a great rate too. Making changes or additions has been taken care of with such ease, thanks to Faith Rivera and her team of experts at Pro Surety Bond.

- Daniel Mahan, ENVY Model & Talent LLC

Working with Maria, Faith and the folks at Pro Surety Bond has been a pleasure. They are highly professional, and get our bonds fast! They have a great staff and we highly recommend them for surety bonds for any size construction project.

- Andrew James, Senior Electrical Project Manager  
Industrial Light and Power, LLC

Maria, Faith, and the team at Pro Surety Bond are a pleasure to work with. They understand what excellent customer service is all about, and have a professional and friendly staff. I highly recommend Pro Surety Bond for any type of contract or other surety bond.

- Tom Adams, President, Copperstone Construction, Inc.

### PERFORMANCE GUARANTEED!



I would like to take this opportunity to say that the quality of service offered by the folks at Pro Surety Bond has been highly impressive. Every aspect of their service has been above and beyond reproach and every member of their staff has been courteous, polite and reliable. I am continually impressed by the excellent, always fast, and efficient service provided toward my company Vera's Home & Health Care LLC. It truly is remarkable to deal with a company that takes pride in providing a first class service.

- Lillyan Neal, President & Founder  
Vera's Home & Health Care, LLC



# SURETY BONDS

## What are Surety Bonds?

A Surety Bond is a three-party agreement between the Principal, the Surety, and the Obligor.

## The Surety Bond:

A Surety Bond is a written agreement in which the Surety agrees to guarantee the performance and obligations of the Principal to the Obligor. The Principal's commitments to the Obligor may be to perform a service to certain standards or to comply with some requirement such as licensing or permitting. It is important to understand that the Surety Bond is a credit relationship and NOT an insurance policy.

## Who are the Three Parties to a Surety Bond?

### 1. The Principal:

(Contractor, Business Owner, Fiduciary, etc.)  
The party who is to be bonded is called the Principal. The Principal, sometimes referred to as the Obligor, has an obligation to render a service or operate a business that conforms to ethical standards or complete a project to the contracted standards.

### 2. The Obligor:

(Project Owner, Government Agency, etc.)  
The party protected by the Bond against loss is called the Obligor. An Obligor may be a person, a firm, a corporation, or a government body. The Obligor is the party requiring the Principal to obtain a Surety Bond, which is a performance guarantee.

### 3. The Surety:

(Carriers and Underwriters, etc.)  
The party who underwrites the bond (or credit relationship) is called the Surety. The Surety posts the financial performance guarantee on behalf of the Principal in the form of a Surety Bond.

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**All Surety Bonds • All 50 States • Performance Guaranteed**



## Contract & Construction Bonds

When Contractors are awarded a large project, the project owner usually requires a Contract or Performance Bond. Contract Bonds typically guarantee the contractor's work quality and that the project will be completed as per the specifications in the contract. They also guarantee the contractor will pay all of the labor and material bills. A few of the Contract Bonds that Pro Surety Bond offers are:

- Performance Bonds
- Bid and Payment Bonds
- Labor Bonds
- Material and Supply Bonds
- Subdivision Bond and more...



## License and Permit Bonds

Many types of businesses are required by law to have a license or permit to conduct business. In these cases, a bond may be needed to guarantee that the business will comply with federal, state and local government regulations. The following are just a few of the License and Permit Bonds available through Pro Surety Bond:

- Mortgage Broker Bonds
- Contractor's License Bonds
- Utility Bonds
- Auto Dealer Bonds
- Emissions Station Bonds
- Garage Bonds
- Sales Tax Bonds
- Home Healthcare Bonds and more...



**Pro Surety Bond**

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## Court and Judicial Bonds

The Judicial System often requires that both plaintiffs and defendants to post a bond to guarantee that certain costs and fees be paid as well as for other reasons in conjunction with the litigation process. A few of the Court Bonds that are available through Pro Surety Bond are:

- Cost Bonds
- Non Resident Cost Bonds
- Appeal Bonds
- Guardianship Bonds
- Supersedes Bonds
- Notary Bonds and more...



## Fidelity and Crime Bonds

A Fidelity Bond is normally used by business owners to guarantee losses caused by the dishonest acts of its employees. In some cases it protects the employees by guaranteeing the honesty of an employer when it comes to managing their 401K accounts. A few of the Fidelity Bonds that are available through Pro Surety Bond are:

- Employee Theft Bonds
- ERISA Bonds
- Janitorial Service Bonds
- Business Service Bonds and more...



## Miscellaneous Surety Bonds

Surety Bonds are a financial agreement that guarantees the performance of a person or business. We call bonds that cannot be specifically classified in other categories Miscellaneous Bonds. Pro Surety Bond offers a wide variety of miscellaneous surety bonds including:

- Notary Bonds
- Lost Instrument Bonds
- Lost Title Bonds
- Public Official Bonds and more...



## In House Underwriting Authority

Unlike most insurance agents who sell surety bonds, we have in-house underwriting authority for most bonds and in many cases we can turn around a bond within 24 hours. Freely issued bonds are completed in just minutes.



## Special Programs for Credit Challenges

Bad credit is no problem. We understand the last few years of difficult economic times have been devastating for both companies and individuals. We have several programs available to assist those with credit challenges get the surety bonds they need!