



DEPENDABLE
BROKERS
— INSURANCE AGENCY —

Missouri Professional Bonds

The right bond. A clearer next step.

LICENSE | CONTRACT | NOTARY | BUSINESS



START YOUR APPLICATION >

 **Randy Dinwiddie | 314-580-3455**

 **DependableBrokers.com**

Approval and pricing
subject to underwriting.

Understand the promise.

Three parties. One defined obligation.

Principal

The person or business responsible for the obligation described in the bond.

Obligee

The party requiring the bond, such as an authority or project owner.

Surety

The company backing the bond's stated obligation. The bond wording defines the scope and limits of that undertaking. [B1]

Read the indemnity agreement.

Surety arrangements commonly include reimbursement obligations. If the surety pays a covered claim, the principal or indemnitors may have to repay it under their agreements. Review the terms before signing. [B3]

DISCUSS / WRITE / CHECK

- ☐ Bond amount is not the same as premium.
- ☐ A surety bond does not replace liability insurance.
- ☐ Use the required form and exact legal name.

OPEN YOUR BOND APPLICATION

Sources: B1, B3 | Source links on page 10.

Contract bonds for projects.

Know which promise the project owner requests.

Bid bond

Supports the bidder's commitment to enter the contract and furnish required bonds if awarded the work. [B1]

Performance bond

Secures fulfillment of the contractor's obligations under the contract. [B1]

Payment bond

Addresses required payment to eligible labor or material providers under the applicable bond and law. [B1]

Prepare before the bid deadline.

Ask what financial and project information the surety needs. Provide the bid package, required forms, contract amount, owner information and due date. Approval, capacity and turnaround depend on underwriting. Federal work may have additional surety requirements; use the solicitation's instructions.

DISCUSS / WRITE / CHECK

- ☐ Keep the complete solicitation and amendments.
- ☐ Confirm names, amounts and delivery requirements.
- ☐ Allow time for underwriting and corrections.

OPEN YOUR BOND APPLICATION

Sources: B1, B2 | Source links on page 10.

Contractor and trade license bonds.

Use the requirement for the place where you work.

Begin with the authority.

For plumbing, electrical, HVAC or general contracting work, ask the applicable city, county or licensing authority whether a bond is required for that activity. Obtain the exact form before selecting a product.

Check every field.

Compare your entity name, trade name, license category, address, obligee, amount and effective date with the written instructions. Ask whether original signatures, notarization, a Power of Attorney or an electronic filing are required.

Keep separate obligations separate.

A license or permit bond, a performance bond and liability insurance have different purposes. Buying one does not establish that every licensing or contract requirement has been met.

Starting a new project?

Review the requirement again when entering a new jurisdiction or changing the kind of work performed. Send the actual request to Dependable Brokers if the correct portal option is unclear.

DISCUSS / WRITE / CHECK

- ☐ Authority / jurisdiction: _____
- ☐ Bond title / amount: _____
- ☐ Required filing date: _____

OPEN YOUR BOND APPLICATION

Sources: B1, B2; practical preparation checklist | Source links on page 10.

Missouri notary bonds.

Match the bond to the commission.

The state requirement

The Missouri Secretary of State describes a \$10,000 notary public bond written for a four-year term matching the commission dates. The \$10,000 is the bond amount, not an advertised price. [B4]

Prepare your commission details.

Use the name and dates shown on the commission information. Review the current qualification instructions and county clerk requirements before arranging the filing.

A bond and E&O are different.

The Secretary of State states that errors and omissions insurance does not replace the required notary bond. Ask what each product covers before choosing any optional policy. [B4]

Keep the process on schedule.

Use the official state instructions for qualification and submission deadlines. If a detail is uncertain, contact the Secretary of State or county clerk before relying on an assumption.

DISCUSS / WRITE / CHECK

- ☐ Exact commissioned name: _____
- ☐ Commission beginning / end: _____
- ☐ County and qualification deadline: _____

OPEN YOUR BOND APPLICATION

Sources: B4 | Source links on page 10.

Dealer and mortgage license bonds.

Professional requirements need the correct form.

Auto dealer bonds

Missouri dealer applications can require a corporate surety bond or another permitted security. The Department of Revenue's current application instructions govern the required amount, form and conditions for the applicant. Confirm those details rather than relying on a general advertising figure. [B5]

Residential mortgage loan broker bonds

Missouri's Division of Finance lists a surety bond among company licensing requirements. The required amount can depend on activity volume. Verify the current schedule and NMLS filing instructions. [B6]

Identify the obligation clearly.

A mortgage broker license bond is a licensing instrument. It is distinct from a mortgage-backed investment security. Tell your agent the exact license type so the request goes to the appropriate process.

Have the paperwork ready.

Collect the legal entity name, trade names, application or license number, authority's instructions and any prescribed bond form.

DISCUSS / WRITE / CHECK

- ☐ License type: _____
- ☐ Application / license number: _____
- ☐ Required amount and effective date: _____

OPEN YOUR BOND APPLICATION

Sources: B5, B6 | Source links on page 10.

Sales and use tax bonds.

Follow the Department of Revenue's request.

A specific request matters.

Missouri DOR states that sales and use tax bonds are required only when requested by the department. Do not assume every new business must buy one. [B7]

Use the current form.

DOR Form 331 includes a sales and use tax selection and fields for the taxpayer or business, tax identification information, bond amount and effective date. It also lists signature and Power of Attorney requirements. [B8]

Bring the notice to your agent.

Have the DOR request, deadline, taxpayer name, entity documents and requested amount available. Ask how the completed bond must be delivered and obtain confirmation that the department has accepted it.

The application is a starting point.

A purchase or submission does not, by itself, prove that a tax account, license or filing has been approved. Keep the authority's response with your records.

DISCUSS / WRITE / CHECK

- ☐ DOR reference / tax ID: _____
- ☐ Amount and deadline requested: _____
- ☐ Person handling the filing: _____

OPEN YOUR BOND APPLICATION

Sources: B7, B8 | Source links on page 10.

Start the application.

Use the Dependable Brokers bond portal.

Open the agency portal.

Use the button or QR code in this brochure to reach Dependable Brokers on Propeller. Identify the required bond, relevant jurisdiction and obligee using the instructions you received.

Provide accurate details.

Use the legal name, address and bond amount required by the authority. Have license or tax identification details and requested forms available. The information required will vary by bond type and underwriting.

Review before paying or signing.

Check the premium, term, renewal provisions, indemnity agreement and delivery instructions. Ask about any requirement you do not understand. Approval and pricing are subject to the applicable surety's review. [B3]

Complete the filing.

Review the issued document and submit it as directed. Keep the bond, supporting documents and the obligee's acceptance confirmation in your business records.

DISCUSS / WRITE / CHECK

- ☐ Application: agency Propeller portal
- ☐ Help identifying a bond: 314-580-3455
- ☐ Email: dealmaker@amerishop.biz

OPEN YOUR BOND APPLICATION

Sources: B3; agency portal | Source links on page 10.

Prepare once. Avoid rework.

A checklist for the conversation with your agent.

Identity and requirement

Gather your exact legal name, trade names, address, contact details, entity type, license or application number, obligee and current written bond instructions.

Dates and documents

Record the required amount, effective date and deadline. Keep a copy of the prescribed form, project package, commission details or DOR notice, as appropriate.

Terms and delivery

Ask about underwriting, premium, renewal or cancellation terms, indemnity and the required method of delivery. Confirm whether signatures, notarization, a Power of Attorney or electronic submission are needed.

After issuance

Check the document for errors. File it with the requesting authority. Save the acceptance notice and renewal information. Contact your agent when the legal name, license or project changes.

DISCUSS / WRITE / CHECK

- ☐ My bond requirement: _____
- ☐ My filing deadline: _____
- ☐ My next action: _____

OPEN YOUR BOND APPLICATION

Sources: Practical preparation checklist | Source links on page 10.

Bring us the requirement. Start with the right bond.

Randy Dinwiddie | Dependable Brokers



CALL 314-580-3455

dealmaker@amerishop.biz

Scan or tap to open the Dependable Brokers application portal on Propeller.

OPEN APPLICATION

SOURCE NOTES / REVIEWED OCTOBER 26, 2026

- B1 Federal Acquisition Regulation: Bond Definitions**
- B2 SBA: Surety Bonds**
- B3 Propeller Bonds: Surety Bond FAQs**
- B4 Missouri Secretary of State: Notary Public Bond**
- B5 Missouri DOR: Dealer and Business Operating Manual**
- B6 Missouri Division of Finance: Mortgage Licensing**
- B7 Missouri DOR: Sales and Use Tax Bond Information**
- B8 Missouri DOR: Surety Bond, Form 331**

General educational advertising. Bond requirements can change. Confirm the current form and filing instructions with the requesting authority. Availability, premium and approval depend on the bond and underwriting. The issued bond and any indemnity agreement govern the obligations.