

0601 72423366

BAILEY CAMPBELL

R S S INSURANCE SERVICES, INC.
3640 W. 112TH AVE.
WESTMINSTER, CO 80031

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

2. The second part covers the process of reconciling accounts. It involves comparing the internal records with the bank statements to identify any discrepancies. This step is crucial for catching errors early and ensuring that the books are balanced.

3. The third part addresses the issue of budgeting. It suggests creating a detailed budget for each month and sticking to it as closely as possible. This helps in controlling expenses and ensuring that the organization remains financially stable.

4. The fourth part discusses the importance of regular financial reviews. It recommends that the management team should meet regularly to discuss the financial performance and make necessary adjustments to the strategy.

5. The fifth part covers the topic of tax compliance. It highlights the need to stay up-to-date with the latest tax regulations and to file all returns on time to avoid penalties.

6. The sixth part discusses the importance of having a clear financial policy. This policy should outline the organization's approach to financial management and should be communicated to all employees.

7. The seventh part covers the topic of financial reporting. It emphasizes the need to provide accurate and timely reports to the stakeholders, including investors and creditors.

8. The eighth part discusses the importance of maintaining a good credit record. It suggests that the organization should pay its bills on time and avoid taking on too much debt.

9. The ninth part covers the topic of financial forecasting. It recommends that the organization should regularly review its financial projections and adjust them as needed based on changing market conditions.

10. The tenth part discusses the importance of having a contingency plan. This plan should outline the organization's response to various financial risks, such as a sudden drop in revenue or an increase in expenses.

Colorado



Copy

Western Surety Company

MORTGAGE LOAN ORIGINATOR BOND

KNOW ALL PERSONS BY THESE PRESENTS:

Bond No. 72423366

That Bailey Campbell,
as PRINCIPAL, and WESTERN SURETY COMPANY, a surety company authorized to do business in the State of Colorado, as SURETY, ARE HELD AND FIRMLY BOUND UNTO THE STATE OF COLORADO Division of Real Estate or to any person or persons who may have a cause of action against the Principal under the Colorado Mortgage Loan Originator Licensing Act for its use and benefit in the penal sum of TWENTY-FIVE THOUSAND AND NO/100THS DOLLARS (\$25,000.00), lawful money of the United States of America, for the payment whereof well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly severally, and firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH, that, whereas, the above bounden Principal have applied to the Colorado Division of Real Estate for a mortgage loan originator license under the requirements of the Colorado Mortgage Loan Originator Licensing Act this bond is to cover the terms of said license. This bond becomes effective on 13th day of December, 2021, and shall continue until the earlier of the termination of the license or the cancellation of the bond by the surety as set forth below.

NOW, THEREFORE, the condition of this bond is such that if the Principal shall pay persons damages incurred by such persons as a result of the Principal's acts of fraud, forgery, criminal impersonation or fraudulent impersonation while conducting business as a Mortgage Loan Originator or under any other occupation which requires licensure as a mortgage loan originator, then this obligation shall be null and void, otherwise to remain in full force and effect. Such damages shall be based on a final determination of fraud, forgery, criminal impersonation or fraudulent misrepresentation made by a court of competent jurisdiction.

In the event either the Principal or the Surety under this bond are served with notice of any action commenced against the Principal or Surety under the bond, said Principal and Surety, as each is served with notice of action, shall respectively and within 30 days, give written notice to the Colorado Division of Real Estate.

The Surety shall have the right to terminate this bond by giving the Principal and the State of Colorado, Colorado Division of Real Estate thirty (30) days written notice of cancellation; however, such written notice of cancellation will not nullify or void any liability or indebtedness incurred or accrued by the Principal and Surety named herein prior to said date of termination.

The total aggregate liability of the surety herein shall be limited to the payment of Twenty-Five Thousand Dollars (\$25,000.00). Regardless of the number of years or license periods this bond remains in effect, the number of premiums paid or the number of claims made, the total aggregate liability of the surety shall not exceed the penal sum of the bond

Signed, sealed and dated this 22nd day of December, 2021.

Principal

4610 S. Ulster St Ste 150, Denver,
CO 80237

Business Address

WESTERN SURETY COMPANY, Surety

ATTEST

A. Vietor

By

Paul T. Bruflat

A. Vietor, Assistant Secretary
Title

Paul T. Bruflat, Vice President

(Seal of Corporate Principal if Applicable)





Notice of Premium Due 12/13/2021

Billing Questions (888) 866-2666
 Email info@cnasurety.com

Premium \$187.50

BAILEY CAMPBELL
 4610 S. ULSTER ST STE 150
 DENVER, CO 80237

Amount Due	\$187.50
-------------------	-----------------

Bond Detail

Bond #	72423366	Obligee	STATE OF COLORADO
Company	Western Surety Company		DIVISION OF REAL ESTATE
Term Dates	12/13/2021 to 12/13/2022		1560 BROADWAY, STE. 925
Bond Amount	\$25,000.00		DENVER, CO 80202
Description	CO Mortgage Loan Originator		

Agent Information **Messages**

R S S Insurance Services, Inc.
 3640 W. 112th Ave.
 Westminster, CO 80031
 Phone : 303-429-3561

Payment Instructions



- **Pay Online at ONLINEPAY.CNASURETY.COM**
- If paying by mail, please send payment 2 weeks prior to due date to ensure receipt
 Make check payable to CNA Surety
 Detach payment stub and return with payment

Note-Renewal documents will only be sent upon receipt of full payment

Bailey Campbell
 Bond # 72423366
 Company 0601
 Agency 05-16780
 R S S Insurance Services, Inc.

Payment Due	12/13/2021	Amount Due	\$187.50
--------------------	-------------------	-------------------	-----------------

CNA Surety Direct Bill
 P.O. Box 957312
 St. Louis, MO 63195-7312

