



Contractor Questionnaire

phone 320.269.3144 | email goldleaf@goldleafsurety.com

goldleafsurety.com

1. How did you hear about Goldleaf? _____

2. Background Information

Your business's trade name _____ Federal Tax ID _____

Address _____ City _____ State _____ Zip Code _____

Phone _____ Fax _____ Year Business Founded _____

Your business's preferred overnight courier (if any) ☐ UPS ☐ FedEx Your Account # _____

Who should be Goldleaf's primary contact at your office? _____ Title _____

Direct # _____ Cell Phone _____ E-mail _____

Your business's legal name (*Please provide this name exactly as filed with the Secretary of State*) _____

Contractor License # _____

Type of Organization ☐ Corporation ☐ LLC ☐ Partnership ☐ Sole Proprietorship ☐ Other (Specify) _____

If Corporation, year incorporated _____ Considered a Sub Chapter 'S' Corporation? ☐ YES ☐ NO

Authorized Signer for the company (Name & Title) _____ Corp. Secretary _____

Type(s) of work performed _____

In addition to contracting, what other business activities are you engaged in or do you plan to engage in?

Territory _____ Is your business Union or Non-Union? ☐ Union ☐ Non-Union

Number of permanent employees _____ Number of employees during busy season _____

Are all stockholders / owners actively involved in the business? ☐ YES ☐ NO → If NO, give details _____

Please List Legal Names Of All Stockholders / Owners / Officers / Key Personnel In Your Business (Please Use Full, Legal Name)

Owner / Key Personnel		Spouse	
NAME		NAME	
Email*		Email*	
1	SSN	SSN	
Address			
Owner's Title / Position	% of Ownership	Date of Birth	Years / Experience in Business

Owner / Key Personnel		Spouse	
NAME		NAME	
Email*		Email*	
3	SSN	SSN	
Address			
Owner's Title / Position	% of Ownership	Date of Birth	Years / Experience in Business

Owner / Key Personnel		Spouse	
NAME		NAME	
Email*		Email*	
2	SSN	SSN	
Address			
Owner's Title / Position	% of Ownership	Date of Birth	Years / Experience in Business

Owner / Key Personnel		Spouse	
NAME		NAME	
Email*		Email*	
4	SSN	SSN	
Address			
Owner's Title / Position	% of Ownership	Date of Birth	Years / Experience in Business

3. Information on Other Companies in Which Your Company and/or Its Stockholders/Owners Also Have an Interest

AFFILIATED, SUBSIDIARY OR RELATED COMPANIES IN WHICH THIS FIRM OR ITS STOCKHOLDERS/OWNERS HAVE AN INTEREST			
Legal Names & Addresses <small>Please provide these names <u>exactly</u> as filed with the Secretary of State</small>	Federal Tax ID	% of Ownership	Scope of Operations

4. Financial and Credit Information

What is your fiscal year end date? _____ Please state the net worth of your business \$ _____

Method of accounting ☐ Completed Contract ☐ Accrual ☐ % of Completion ☐ Cash

Who prepares your year end financial statements? _____

If CPA, who is your contact at the CPA firm? _____ Phone _____

Do you have interim financial statements prepared? ☐ YES ☐ NO ➔ If Yes, how often? _____

Who is responsible for internal bookkeeping? _____ How long with firm? _____

How are internal statements prepared? ☐ Manually ☐ Computer

Who is responsible for estimating? _____ How long with firm? _____

How are estimates prepared? ☐ Manually ☐ Computer

Have your operations been profitable since your last fiscal year end? ☐ YES ☐ NO ➔ If No, please give details:

Has the IRS ever audited your business? ☐ YES ☐ NO ➔ If YES, what year? _____ Are Your Taxes Current? ☐ YES ☐ NO

Briefly describe the nature and turn frequency of any inventory shown on the financial statement

Are any new ventures contemplated? ☐ YES ☐ NO ➔ If Yes, please give details:

Is a Buy - Sell Agreement in effect? ☐ YES ☐ NO ➔ If Yes, please attach a copy and explain how the agreement is funded:

In the event of an Owner's or Key Person's death, Is a plan in effect to complete all uncompleted work? ☐ YES ☐ NO ➔ If Yes, please give details:

Do the financial statements refer to any real estate other than buildings used to house the company? ☐ YES ☐ NO

PLEASE LIST ALL REAL ESTATE OWNED BY THIS COMPANY					
Description	Purpose	County	State	Fair Market Value	Mortgage (Yes or No)

PLEASE LIST ALL LIFE INSURANCE POLICIES OWNED BY YOUR COMPANY				
Insured	Amount	Beneficiary	Insurer	Cash Value

4. Financial and Credit Information (continued)

With whom do you bank? _____ City/State _____

Name of officer(s) with whom you deal _____ Telephone _____

Do you have an established line of credit? ☐ YES ☐ NO ➔ If Yes, what dollar amount? \$ _____

What amount currently is available? \$ _____ When does it expire? _____

What was given as collateral to secure this line of credit? _____

Do you currently have an SBA loan? ☐ YES ☐ NO ➔ If Yes, which bank? _____

Original balance \$ _____ Are payments current? ☐ YES ☐ NO

SUPPLIER REFERENCES - PLEASE LIST THE THREE MAIN SUPPLIERS FROM WHOM YOU BUY MOST OF YOUR MATERIALS

Supplier #1

Company Name _____ Contact Person _____

Phone _____ Fax _____

Location (City/State) _____ Email _____

Supplier #2

Company Name _____ Contact Person _____

Phone _____ Fax _____

Location (City/State) _____ Email _____

Supplier #3

Company Name _____ Contact Person _____

Phone _____ Fax _____

Location (City/State) _____ Email _____

5. Scope of Operations

Character of your contractual relationships

A. % work done for Federal Government _____% State/Local/School _____% Private _____%

B. % of work done as Prime _____% Sub _____%

C. % work done for General Contractors _____% Project Owners _____% Subcontractors _____%

D. Do you ever require bonds from your subcontractors? ☐ YES ☐ NO ➔ If Yes, please give details: _____

E. What form of subcontractor agreement do you use? ☐ AIA ☐ AGC ☐ EJCDC ☐ Consensus DOCs ☐ Other _____

Largest previous job to date \$ _____ Largest previous # of jobs on hand at one time _____

Normal size job \$ _____ Normal # of jobs underway at one time _____

What Is the largest single contract your company could handle well? \$ _____

What Is the maximum number of jobs – Bonded and Unbonded – your company could handle well? _____

What Is the maximum dollar amount of work on hand that your company could handle well? \$ _____

Have you ever failed to complete a contract? ☐ YES ☐ NO ➔ If Yes, please give details: _____

The following questions pertain to your current work on hand. (Please explain any "YES" answers.)

A. Were any bids > 10% low? ☐ YES ☐ NO _____

B. Are any projects behind schedule? ☐ YES ☐ NO _____

C. Are there any delays or disputes? ☐ YES ☐ NO _____

Are any in penalty? ☐ YES ☐ NO _____

6. Project References – Please provide complete information on the largest contracts completed within the last 3 - 5 years

PROJECT #1

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #2

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #3

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #4

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #5

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #6

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #7

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #8

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

6. Project References (continued)

PROJECT #9

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

PROJECT #10

Project Name (& #, if any) _____ Year Completed _____
Location (City/State) _____ Dollar Amount of Project \$ _____
Project Owner (or General Contractor) for Whom You Worked _____
Contact Person _____ Phone _____
This Person's Email Address _____ Fax _____

7. Bonding History

Who is your current insurance/bond agent? _____ Phone _____
Reason for changing sureties at this time _____
How often are you required to provide bonds? ☐ Frequently ☐ Occasionally ☐ Rarely
Date when last performance bond was provided _____
Has a bond application ever been denied? ☐ YES ☐ NO ➔ If Yes, please give details: _____
Are there any liens, judgments, lawsuits and/or claims pending on your completed or uncompleted work? ☐ YES ☐ NO ➔ If Yes, please give details: _____
Has a surety company ever had to pay a claim on your behalf? ☐ YES ☐ NO ➔ If Yes, please give details: _____

NAME ALL SURETY COMPANIES WITH WHOM YOU HAVE DEALT IN THE PAST				
Surety Company	Bond Limit Per Project	Overall Bond Limit	Year(s)	Rate Paid % or \$/\$1,000

8. Certification and Authorization

The undersigned hereby certifies that all of the business and financial information it has submitted to Goldleaf Surety Services, LLC, was carefully reviewed before submission and is true and correct in every detail.

Goldleaf and all surety companies to which Goldleaf may submit applications on this company's behalf ("Authorized Parties") hereby are authorized to request and obtain verification of all information submitted by this company on an ongoing basis, including, but not limited to, reports of this company's credit history and such oral and written references from customers, suppliers, agents and professionals as they may deem necessary or useful. The Authorized Parties also are authorized to use and retain all the information submitted and release this information to third parties where they deem the release to be necessary or useful to securing surety credit for this company.

This document and any copy hereof authorizes the Authorized Parties to obtain complete credit reports on this company. (Please see the attached Privacy Policy and Summary of Your Rights Under the Fair Credit Reporting Act.)

Date _____ Please Sign Here **X** _____

Your Name (Please Print) _____

Your Title _____

***NOTE: Owner/spouse email addresses are required on form page 1 for completion of the surety indemnity agreement via DocuSign.**

THE PRIVACY POLICY OF GOLDLEAF FINANCIAL, LTD.

The following is a statement of the Privacy Policy that we have implemented with all of our companies. The nature of our business (helping individuals and businesses obtain the surety bonds they need) requires us to gather personal, financial and business information about you. We deeply respect your privacy, and we appreciate the confidence you place in us each time you provide us with information or permit us to obtain information about you from other sources.

- **The Information We Collect.** Since surety is a form of credit, the information we collect usually includes information regarding your financial condition and your credit history. It also may include references regarding personal characteristics, contractual relationships, banking relationships and your performance of and exposure to risks similar to the risk(s) to be bonded.
- **Where It Comes From.** Most of the information we collect comes directly from you or is obtained with the assistance of data provided by you. This information may come from standard forms that you complete and return to us, or it may come from third parties. Some of the information we obtain is private information, and some of it is publicly available.
- **Identity of the Third Parties from Whom We Obtain Information.** The third parties from whom we obtain information may include other agents we understand to be working for you, accountants and other professionals we understand to be working for you, surety companies that have written bonds for you in the past, consumer credit reporting agencies, business information reporting agencies, persons or entities that employ you (or for whom you perform services), and other business, banking and credit references that you may identify for us. The third parties also may include persons or entities willing to provide credit assistance on your behalf. If you are a company, we also may obtain information about you from your owners.
- **Additional Information We May Collect.** Once you have obtained a surety bond with our assistance, we may collect additional information about you through your transactions with us. This information may include bond numbers for any bonds issued with our assistance, information regarding collateral you may provide as security to us or the surety company, ongoing facts and information relating to the bonded risks, claims brought or threatened against you, and a variety of facts and information relating to the release, expiration, cancellation, release and/or renewal of any bonds.
- **How We Disclose the Information We Collect to Provide Products and Services.** We generally disclose information we collect only to surety companies we consider appropriate to your request(s) for surety credit. On occasion, we also may disclose the information to agents, accountants, bankers and other professionals we understand to be working on your behalf. These disclosures occur by telephone, facsimile transmission, e-mail, U.S. Mail and/or standard courier services.
- **The Purpose of These Disclosures.** The main purpose we have in disclosing information we collect about you is to help you obtain the surety bonds you need or establish the terms and conditions upon which surety credit can be extended to you. Other purposes may include updating your files from time to time, investigating risks that have been bonded for you (and/or claims that are threatened or have been brought against you), investigating or assisting in situations that may affect your surety credit, and determining and collecting premiums, commissions and other charges that may be due from you.
- **Your Authorization of the Foregoing Disclosures.** All of these disclosures are authorized by your signature on the Questionnaire, the Personal Financial Statement and/or other signed authorizations you provide to us.
- **How We Protect the Information We Collect.** Our company has adopted physical and procedural safeguards to protect the information we collect, and we regularly remind our employees to respect and maintain those safeguards and rigorously enforce our Privacy Policy. Employees who violate our Privacy Policy (and/or any related procedures) are subject to disciplinary action. With respect to third parties to whom we disclose collected information, federal law requires all of these parties to have and enforce written privacy policies regarding the information we provide to them, and we expect all of them to strictly maintain and enforce their policies. We will consider immediately terminating our contractual relationship with any third party that does not have and actively enforce a written privacy policy that is as strict or stricter than our own.
- **We Do Not Disclose or Sell Information for Any Purpose Unrelated to Your Bonding.** We do not sell or disclose information we collect to any "non-affiliated" parties, whether for marketing or other purposes. We also do not disclose information about you to persons or entities other than those described above, unless you specifically authorize us to do so
- **We Protect Information We Have Collected About Former Customers.** We do not disclose information collected from or about former customers, except as required or permitted by law.
- **Your Rights.** You have specific rights to see, correct, amend and/or delete personal information we may collect about you. Please see the attached Summary of Your Rights Under the Fair Credit Reporting Act. State law may provide you with additional rights, and we will comply with the law of your state in every case.

Please direct any questions or concerns regarding this Privacy Policy to Jack Anderson,
Goldleaf Financial, Ltd., PO BOX 466, Montevideo, MN 56265, or call him @ 320.269.3144

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or if you have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission’s web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law, and you may contact your state or local consumer protection agency or state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request a report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA’s - to which it has provided the data - of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA’s investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you’ve notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer or prospective employer without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll -free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the list for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the list indefinitely.
- **You may seek damages from violators.** If a CRA, a user and/or (in some cases) a provider of CRA data violates the FCRA, you may be entitled to sue them in a federal court.

For FCRA questions or concerns regarding CRAs and creditors, please contact:

The Federal Trade Commission, Consumer Response Center - FCRA, Washington, DC 20580, or call them at 202-326-3761.