



Electronic Surety Bond (ESB) Signature: Error and Warning Messages

Below is a summary of the error and warning messages that may appear when signing an electronic surety bond (ESB) in NMLS. Please consult this list to understand the reason that prompts each message by user type:

- [Surety Company Error Message](#)
- [Surety Bond Producer Error Messages](#)
- [State Licensee Warning Message](#)

Surety Company Error Message:

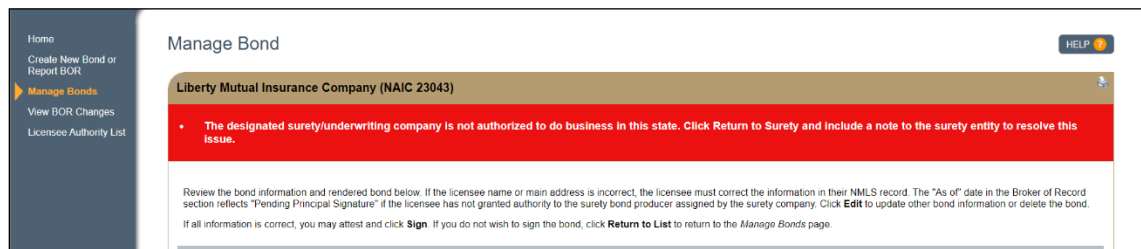


Figure 1: Surety Company Manage Bonds page – Not Authorized Error Message

Error: *The designated Surety/Underwriting Company is not authorized to do business in this state. Click Return to Surety and include a note to the surety entity to resolve this issue.*

Reason: Received when a user with the Manage and Sign Bonds role attempts to sign a bond that was created while the Surety Company had state authorization but has since been removed.

Resolution: Return to the Surety Company Profile page and update the state authorizations.

Surety Bond Producer Error Messages:

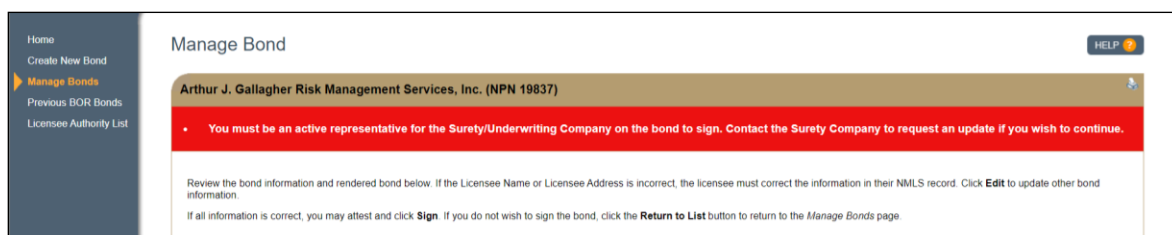


Figure 2: Surety Bond Producer Manage Bonds page – Not Active Representative Error

Error: *You must be an active representative for the Surety/Underwriting Company on the bond to sign. Contact the Surety Company to request an update if you wish to continue.*

Reason: Received when a user with the Manage Bonds role tries to sign but is either not a Surety Bond Producer Representative or not a Representative authorized by the selected Surety/Underwriting Company.

Resolution: Contact the Surety Company to update the surety bond producer representative status and/or their authorization.

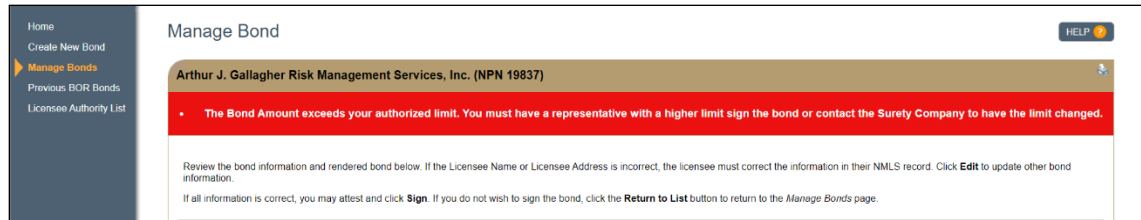


Figure 3: Surety Bond Producer Manage Bonds page - Bond Amount Exceeds Authorized Limit Error

Error: *The Bond Amount exceeds your authorized limit. You must have a representative with a higher limit sign the bond or contact the Surety Company to have the limit changed.*

Reason: Received when an authorized Surety Bond Producer Representative tries to sign a bond with a bond amount greater than their limit.

Resolution: Contact the Surety Company to have the limit changed or inform the Surety Company that a representative with a higher bond limit must sign the bond.

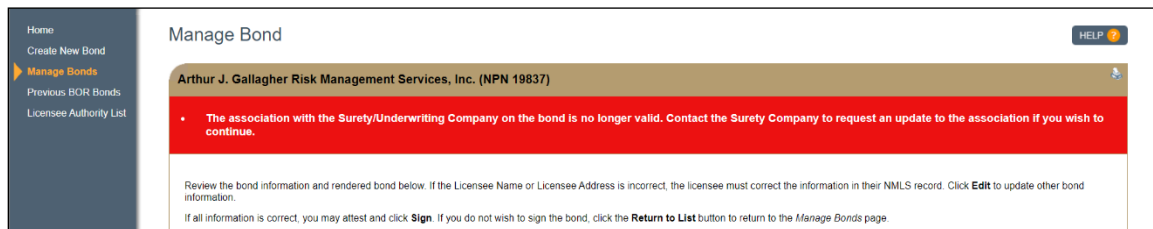


Figure 4: Surety Bond Producer Manage Bonds page - Removed Surety Company Association Error

Error: *The association with the Surety/Underwriting Company on the bond is no longer valid. Contact the Surety Company to request an update to the association if you wish to continue.*

Reason: Received when a user with the Manage Bonds role attempts to sign a bond that was created while there was an association with the Surety Company but has since been removed.

Resolution: Contact the Surety Company to request an update to the association.

NOTE: The same error message will appear if the Surety Company no longer has a valid State Authorization (see Figure 5). To assist with determining the issue, Surety Bond Producer users with the Administrator role can navigate to their Composite View and confirm if their entity either has a valid association with the Surety Company or if the Surety Company currently holds the relevant state authorization.

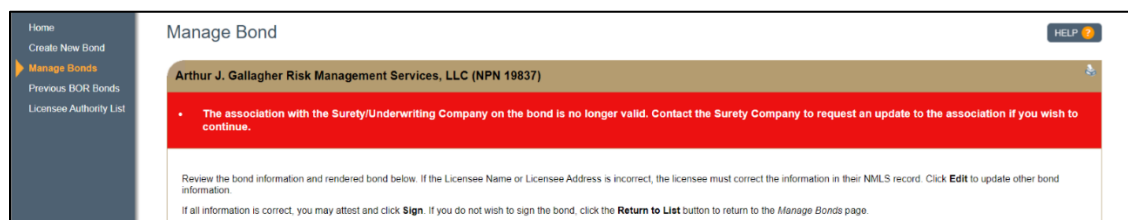


Figure 5: Surety Bond Producer Manage Bonds page - Surety Company Without State Authorization Error

Error: *The association with the Surety/Underwriting Company on the bond is no longer valid. Contact the Surety Company to request an update to the association if you wish to continue.*

Reason: Received when a user with the Manage Bonds role attempts to sign a bond that was create while the Surety Company had state authorization but has since been removed.

Resolution: Contact the Surety Company to request an update to the state authorization.

NOTE: The same error message will appear if the Surety Company association is no longer valid (see Figure 4). To assist with determining the issue, Surety Bond Producer users with the Administrator role can navigate to their Composite View and confirm if their entity either has a valid association with the Surety Company or if the Surety Company currently holds the relevant state authorization.

State Licensee Warning Messages:

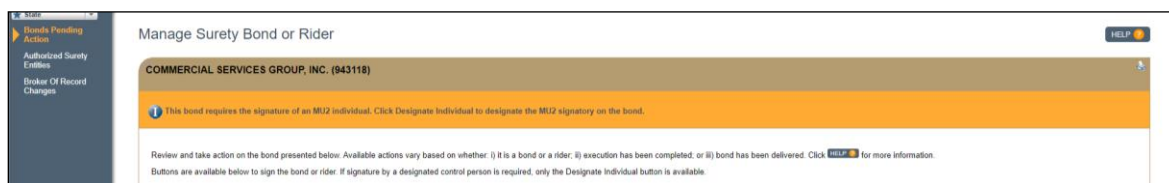


Figure 6: State Licensee Bonds Pending Action page - MU2 Signature Required Warning

Warning: *This bond required the signature of an MU2 individual. Click Designate Individual to designate the MU2 signatory on the bond.*

Reason: Received when a user with the Surety Bonds Management role accesses a surety bond that requires control person signature. They have no option to attempt signature and must designate an individual to proceed.

Resolution: Proceed with designating a control person (MU2 individual) as bond signatory.

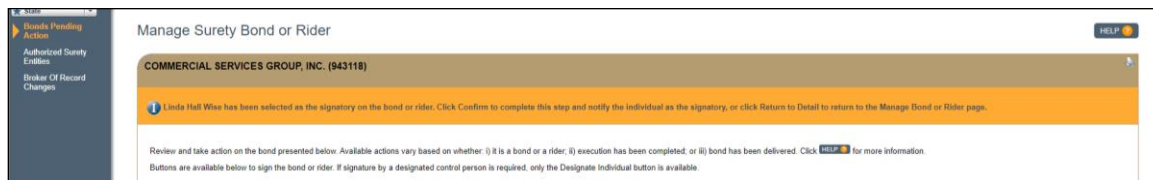


Figure 7: State Licensee Bonds Pending Action page - MU2 Signatory Pending Confirmation Warning

Warning: *[MU2 Individual] has been selected as the signatory on the bond or rider. Click Confirm to complete this step and notify the individual as the signatory, or click Return to Detail to return to the Manage Bond or Rider Page.*

Reason: Received when a company user with the Surety Bond Management role designates a control person signatory, but still needs to confirm the signatory in order to send the bond to the individual for signature.

Resolution: Click Confirm to complete this step and notify the individual as the signatory, or click Return to Detail to reassign the signatory on the Manage Bond or Rider Page.

For assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).