

Submit to:  
SECRETARY OF STATE  
Registrations Unit  
P O Box 13550  
Austin, TX 78711-3550  
512-475-0775  
512-475-2815 - Fax  
Filing Fee: None



CREDIT SERVICES  
ORGANIZATION  
SURETY BOND

PRINCIPAL/  
CREDIT SERVICES  
ORGANIZATION  
BOND  
SURETY  
Name: Ghad Arnold DBA: Rock Solid Credit Counseling  
2631 Harbor Cove, 2B Rockport, TX 78382  
Street Address City State Zip  
Number: 489308V Amount: Ten thousand dollars (\$10,000.00)  
Name: Westfield Insurance Company

We, PRINCIPAL AND SURETY identified above, our heirs, executors, successors and assigns, jointly and severally, are liable to the State of Texas, for the amount of the bond shown, in favor of the state for the benefit of a person damaged by PRINCIPAL's violation of chapter 393, Finance Code, and in favor of a person damaged by PRINCIPAL's violation of chapter 393, Finance Code. SURETY acknowledges that it is duly authorized and qualified to do business as a surety company in Texas.

This agreement is subject to the following terms and conditions:

The bond shall be maintained until two years after the date on which PRINCIPAL ceases operations.

This bond shall serve as the security required by section 393.302, Finance Code, so that PRINCIPAL may engage in the business of selling the services of a credit services organization.

As a condition of SURETY's obligation, PRINCIPAL shall faithfully discharge all obligations, duties and responsibilities under chapter 393, Finance Code, as that statute is presently worded, and as it may hereafter be amended to read; and all applicable rules and regulations of the secretary of state adopted to carry out the provisions of said Act. Any party injured by PRINCIPAL's failure to meet the conditions of the bond may bring an action based on the bond and recover against the bond.

SURETY is liable only for actual damages, reasonable attorney's fees, and court costs awarded under section 393.503(a), Finance Code. The liability of SURETY for all breaches of bond conditions may not exceed the amount of the bond.

Regardless of the number of years the bond continues in force or the number of premiums paid or payable, the limit of SURETY's liability stated in the bond shall not be cumulative from year to year or period to period.

The bond shall be continuous until cancelled by SURETY, and cancellation by SURETY shall be upon written notice to the secretary of state not later than the 60th day before the date of cancellation.

It is agreed that the bond shall be in full force and effect as of the following date: 6/29/25

Date: 6/29/25

Signature of authorized person for PRINCIPAL  
Chad Arnold DBA: Rock Solid Credit Counseling  
Printed or typed name of authorized person for PRINCIPAL

Date: 6/29/25

Signature of authorized person for SURETY  
Joshua Kayser  
Printed or typed name of authorized person for SURETY

