

INSURANCE MASTERS, INC.

5388 Dunteachin Drive Ellicott City, MD 21043

Legal Malpractice, Foreclosure, Estate & Surety Bonding

Phone & Text 410-971-5869

Mtberman@msn.com New Website: [InsuranceMastersInc.com](https://insurancemastersinc.com/)

Hello,

I have set up a program that can be used to request an estate bond online. If you have received this email, your address has been successfully added to our system, and you are all set.

Maryland now accepts electronic signatures as originals under new filing rules. This web-based bond request program can be accessed on my new website: <https://insurancemastersinc.com/>. There, you will find separate pages for a Nominal Bond and a Bond of Personal Representative.

Nominal Bond Page:

<https://insurancemastersinc.com/probate-bonds/nbpru25/>

Bond of Personal Representative page:

<https://insurancemastersinc.com/probate-bonds/bopru25/>

The process is simple. Enter the following information:

- County where the bond is to be filed
- Name of the deceased
- Amount of the bond (this form is for bonds of \$25,000.00 and less)
- Name of the Personal Representative(s) as they are to appear on the bond
- Address of one Personal Representative (if there are multiple Pr's, only enter one address; you can add another address on the printed bond prior to filing with the court)
- The PR's street address
- The PR's city
- The PR's state
- The PR's zip code
- Your email address

When you enter your email address, it will link your account in my system. There is no login, no passwords to remember, and your contact information will not be displayed on the screen. It is all linked to the address where you received this email.

Once you press the submit button, the process starts, and a bond will be emailed to your account with the power of attorney and an invoice. These documents will be considered "original" by the court and your clients will be able to sign then file them with the Register of Wills.

I have attached a sample of what the online input screen will look like, the bond, power of attorney, and invoice.

You can still complete and use any of your bond supplies with my signature and seal that I have already mailed to you. It is best to complete the online form first and copy the information onto your bond.

I have also attached the MD Code, Estates and Trusts, § 2-215. Electronic filing rule which allows the filing of non-"wet" signatures allowing emailed signatures to be considered originals.

Mike

Insurance Masters, Inc.

Michael M. Berman

5388 Dunteachin Drive

Ellicott City, MD 21043-8204

New Website: <https://insurancemastersinc.com/>

INSURANCE MASTERS,
INC.

Insurance Agency
Since 1979 | Local and Family Owned

Insurance Masters, Inc has been in business since 1979 specializing in surety, fidelity bonds, Cyber insurance and legal malpractice insurance for attorneys.



LOOK HERE

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LEGAL MALPRACTICE
INSURANCE
MD FORECLOSURE BOND
DC FORECLOSURE BOND
ESTATE/PROBATE BONDS
NOMINAL BOND UNDER 25K
PR BOND UNDER 25K
FIDELITY BONDS & LICENSE
BONDS
CONTACT



Legal malpractice Insurance

We provides legal malpractice insurance with the best coverage. We offer our services to the state of Maryland, Virginia, and The District of Columbia.

LEGAL MALPRACTICE INSURANCE

CYBER INSURANCE



Foreclosure Bonds

We provides lawyers and law firms the necessary bonds in order to proceed with a foreclosure action in Maryland or The District of Columbia.

MD FORECLOSURE BOND

DC FORECLOSURE BOND



PROBATE BONDS

We provides Estate & Guardianship bonds for your probate needs.

PROBATE BONDS

Chose the type of bond needed and the button below will take you to that page.

NOMINAL BOND UNDER 25K

PR BONDS UNDER 25K



FIDELITY, LICNSE & PERMIT BON

We provide Court, license, Title Dishonesty bonds.

FIDELITY LICENSE AND PERMIT BO

LOOK HERE



HOME

LEGAL MALPRACTICE



INSURANCE

MD FORECLOSURE BOND

DC FORECLOSURE BOND

ESTATE/PROBATE BONDS _

NOMINAL BOND UNDER 25K

PR BOND UNDER 25K

FIDELITY BONDS & LICENSE

BONDS

CONTACT



Nominal Bond of PersonalRep less than \$25,000 MD

This is the online bond request form, it is the same for both MD Nominal and Bond of Personal Representatives Estate bonds that are less than \$25,000.00

County *

Baltimore County

Name of the Deceased *

Sally "deceased" Smith

Amount of the bond *

25000

Personal Representative as you want it to appear on the bond *

Bob "Personal Rep" Jones and Billy Madison

Personal Representative Street Address if multiple PR's only enter one address. *

555 Main Street

Personal Representative City *

Baltimore

The program can only handle one address, so if there are multiple PR's, I can only accept one address on this form

Personal Representative State *

MD

Personal Representative Zip *

21010

Please enter your email

✉ mtberman@msn.com



We have your information in our system.

if you have received this email, your address is in my system.

Submit

Bond No. LSMExample

ESTATE NO: _____

NOMINAL BOND OF PERSONAL REPRESENTATIVE

As of this 16 day of July, 2024,

Bob "Personal Rep" Jones and Billy Madison,

personal representative, as Principal, of the Estate of _____

Sally "deceased" Smith,

and **RLI Insurance Company**, as Surety, are obligated to the State of Maryland for the benefit of all interested persons and creditors in the sum of 25000.00 Dollars..

This obligation shall be void if the personal representative pays from the estate the debts due by the decedent, the Maryland inheritance tax, court costs and register's fees.

SIGNED, SEALED, AND DELIVERED IN THE PRESENCE OF:

This page will be emailed to you using the address on the input screen

Bob "Personal Rep" Jones

_____(Date)

_____(SEAL)

Address 555 Main Street

Baltimore MD 21210

_____(Date)

_____(SEAL)

Address _____

_____(Date)

_____(SEAL)

Address P.O. Box 3967

Peoria, IL 61612-3967

Surety: **RLI Insurance Company**

By: 

Michael Berman

Attorney in Fact



Per the MD law change

§ 2-215. Electronic filing
West's Annotated Code of Maryland
Estates and Trusts
Effective: October 1, 2023

This page with my scanned signature
will be accepted by the Orphan's
Courts as an Original bond.

POWER OF ATTORNEY

RLI Insurance Company

9025 N. Lindbergh Dr. Peoria, IL 61615
Phone: 800-645-2402

Know All Men by These Presents:

Bond No. LSMExample

That this Power of Attorney is not valid or in effect unless attached to the bond which it authorizes executed, but may be detached by the approving officer if desired.

That the RLI Insurance Company, a corporation organized and existing under the laws of the State of Illinois, and authorized and licensed to do business in all states and the District of Columbia does hereby make, constitute and appoint: Michael M Berman in the City of Ellicott City, State of Maryland, as its true and lawful Agent and Attorney In Fact, with full power and authority hereby conferred upon him/her to sign, execute, acknowledge and deliver for and on its behalf as Surety, for the following described bond.

Principal: Bob "Personal Rep" Jones and Billy Madison

Obligee: State of Maryland

Type Bond: Personal Representative Nominal Bond

Bond Amount: \$25,000.00

Effective Date: July 16, 2024

The acknowledgement and execution of such bond by the said Attorney in Fact shall be as binding upon the Company as if such bond had been executed and acknowledged by the regularly elected officers of the Company.

The RLI Insurance Company further certifies that the following is a true and exact copy of a Resolution adopted by the Board of Directors of RLI Insurance Company, and now in force to-wit:

"All bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys in Fact or Agents who shall have authority to issue bonds, policies or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile."

IN WITNESS WHEREOF, the RLI Insurance Company has caused these presents to be executed by its Vice President with its corporate seal affixed this 16 day of July, 2024.



RLI Insurance Company

By: Barton W. Davis Vice President

State of Illinois }
County of Peoria } SS

On this 16 day of July, 2024, before me, a Notary Public, personally appeared Barton W. Davis, who being by me duly sworn, acknowledged that he signed the above Power of Attorney as the aforesaid officer of the RLI Insurance Company, and acknowledged said instrument to be the voluntary act and deed of said corporation.

By: Catherine D. Geiger
Catherine D. Geiger Notary Public



CERTIFICATE

I, the undersigned officer of RLI Insurance Company do hereby certify that the attached Power of Attorney is in full force and effect and is irrevocable; and furthermore, that the Resolution of the Company as set forth in the Power of Attorney, is now in force. In testimony whereof, I have hereunto set my hand and the seal of the RLI Insurance Company this 16 day of July, 2024.

RLI Insurance Company

By: Jeffrey D. Dick Corporate Secretary

A0006221

Insurance Masters, Inc.

Attn: Michael Berman
5388 Dunteachin Drive
Ellicott City, MD 21043

Phone & Text # 410-971-5869

Law Firm

123 Clarkson Street
Baltimore, MD 21230

Mtberman@msn.com
410.867-5309

Bob "Personal Rep" Jones and Billy Madison
555 Main Street
Baltimore MD 21210

Invoice

Date

07.16.2024

NO MONEY ORDERS.

I do not have the ability to accept credit cards,
please mail a BUSINESS or PERSONAL
check, to my Ellicott City address.

I am not going to the bank and I CANNOT
process money orders online.

This page will be emailed to you
using the address on the input screen

**New Website.
Please update
your records.**

InsuranceMastersInc.com

BOND / INVOICE #

LSMExample

Please write this BOND / INVOICE # on your check

Bond information	Bond details	Invoice amount
Estate of- Personal Representative- Type of Bond- Bonding Company- Bond Amount- Billing period- Bond Number-	Sally "deceased" Smith Bob "Personal Rep" Jones and Billy M Estate Bond RLI Insurance Company 25000.00 One Time Charge LSMExample	\$ 100.00

For Estate bonds, please obtain payment for this bond from the Personal Representative prior to filing with the Court.

ALL Court, License & Permit bonds including Estate Bonds over \$25,000 in coverage, are subject to a yearly renewal premium, in the same amount as this bill, until released by the Court. Original and renewal bonds have a minimum earned premium of \$100.00.

Phone & Text # **410.971.5869**

MTBERMAN@msn.com

InsuranceMastersInc.com

Thank you for your bond order. If you have any questions, please contact me, Michael Berman.

Please Make your Check Payable and Mail to:

Insurance Masters, Inc.
Attn: Michael Berman
5388 Dunteachin Drive
Ellicott City, MD 21043

LSMExample

Bond amount \$ 100.00

Payments/Credits \$0.00

Balance Due \$ 100.00

Fold this invoice to fit my return address in a #10 window envelope.

THOMSON REUTERS

WESTLAW Maryland Code and Court Rules[Home](#) [Table of Contents](#)**§ 2-215. Electronic filing**

West's Annotated Code of Maryland
Estates and Trusts
Effective: October 1, 2023

West's Annotated Code of Maryland
Estates and Trusts (Refs & Annos)
Title 2. The Court (Refs & Annos)
Subtitle 2. Register of Wills (Refs & Annos)

Effective: October 1, 2023

MD Code, Estates and Trusts, § 2-215

§ 2-215. Electronic filing[Currentness](#)**Definitions**

(a) In this section, “electronic”, “sign”, and “will” have the meanings stated in § 4-101 of this article.

In general

(b)(1) A register shall accept any document, except an original will, that is filed:

- (i) Electronically through a system established by the register; and
- (ii) In accordance with the Maryland Rules.

(2) Nothing in this subsection may be construed to prohibit the filing of a document in paper form with a register.

Refusal prohibited

(c) A register may not refuse to accept any document based on the manner in which it was signed.

Credits

Added by Acts 2023, c. 660, § 1, eff. Oct. 1, 2023; Acts 2023, c. 661, § 1, eff. Oct. 1, 2023.

MD Code, Estates and Trusts, § 2-215, MD EST & TRST § 2-215

Current through legislation effective through May 9, 2024, from the 2024 Regular Session of the General Assembly. Some statute sections may be more current, see credits for details.

END OF DOCUMENT