

SURETY (Co-signing a Loan)

GEN 44:32
PSA 119:122
PRO 6:1-5 - *
PRO 11:15 - *
PRO 20:16
PRO 27:13

6148 arab - to take on pledge, give in pledge, exchange (7)

AV - surety 9, meddle 2, mingled 2, pledges 2, becometh 1, engaged 1, intermeddle 1, mortgaged 1, occupiers 1, occupy 1, undertake 1; 22

1) to pledge, exchange, mortgage, engage, occupy, undertake for, give pledges, be or become surety, take on pledge, give in pledge

1a) (Qal)

1a1) to take on pledge, go surety for

1a2) to give in pledge

1a3) to exchange

1a4) to pledge

1b) (Hithpael)

1b1) to exchange pledges

1b2) to have fellowship with, share

Enhanced Strong's Lexicon

SURETY. A surety is a person who undertakes responsibility for a debt, or the fulfilment of an engagement by another. The word is also used to describe a pledge deposited as a security against loss or damage. It means also 'certainty'. In the latter sense we find the word used in the av of Gn. 15:13; 18:13; 26:9; Acts 12:11 (rsv translates variously: 'indeed', 'I am sure', etc.).

Scripture counsels extreme caution in standing surety (Pr. 11:15; 17:18; 22:26-27). The phrase 'to strike hands' (av) is equivalent to being surety (Pr. 6:1-2; 17:18).

Judah undertook to be a personal surety for Benjamin's safety (Gn. 43:9; 44:32). The giving of hostages (2 Ki. 18:23; Is. 36:8) is a similar idea. The word is used of our Lord (Heb. 7:22; cf. Ps. 119:122).

The New Bible Dictionary

SURETY (Noun)

ENGUOS (e[gguo" , (1450)) primarily signifies bail, the bail who personally answers for anyone, whether with his life or his property (to be distinguished from *mesiteus*, a mediator); it is used in Heb. 7:22, "(by so much also hath Jesus become) the Surety (of a better covenant)," referring to the abiding and unchanging character of His Melchizedek priesthood, by reason of which His suretyship is established by God's oath (vv. 20, 21). As the Surety, He is the Personal guarantee of the terms of the new and better covenant, secured on the ground of His perfect sacrifice (ver. 27).¶

Vine, W. E., Vine's Expository Dictionary of Old and New Testament Words

Pledges and Surety: Ancient Near Eastern law acknowledged as means of protecting the lender against loss due to default of payment both the pledge whereby chattel, real estate, or persons were surrendered as security for a loan and the surety whereby a person assumed liability for the obligation of the borrower. Limited knowledge of ancient Near Eastern pledge law, however, does not allow for clear differentiation between pledge and mortgage found in modern law. Today a mortgage is defined as a conditional conveyance of property bestowing legal title upon the mortgagee who need not have physical possession of the property. In contrast, a pledge is a bailment of property to be in the physical possession of the pledgee who does not have legal title to the property. Thus, upon default, the mortgaged property passes wholly to the mortgagee while the pledged property must be sold and only as much of the proceeds as will satisfy the debt passes to the pledgee. Similarly, limited knowledge of ancient Near Eastern suretyship does not always allow clear definition as to whether the surety becomes a co-debtor or whether he only ensures the presence of the defaulting debtor for personal prosecution by the creditor.

Biblical law recognizes the right of lenders to take a pledge. However, the law places the following restrictions upon creditors: they may not enter the debtor's home to seize a pledge but must wait outside (Deut. 24:10-11); they may not seize what is needed for one's daily living (Deut. 24:6; cf. Job 24:3); they may not seize the garment of a widow (Deut. 24:17); and the pledged garment of the poor must be returned by nightfall (Deut. 24:12-13; Exod. 22:25-26; cf. Amos 2:8). The nonlegal literature of the Bible attests to the seizing of members of the defaulting debtor's family and to the taking of real estate to secure and satisfy a loan (2 Kings 4:1; Isa. 50:1; Neh. 5:3-5; Matt. 18:25).

Laws governing surety do not occur in the corpus of biblical law. References to the institution, however, are found in the nonlegal literature of the Bible, especially in the wisdom literature. The book of Proverbs is replete with advice against standing surety for another (6:1; 11:15; 17:18; 22:26-27; 27:13). The references reveal that the assumption of surety was accompanied by the symbolic gesture of 'giving one's hand' perhaps as a type of handshake (Prov. 6:1; 17:18; Job 17:3). Judah's assumption of surety for Benjamin (Gen. 44:32) seems to indicate that at times a surety would only ensure the physical presence of the debtor for personal prosecution by the creditor, while Prov. 22:26-27 clearly indicates that a surety often became a co-debtor. The concept of surety is used also metaphorically in prayer (Isa. 38:14; Ps. 119:122; Job 17:3; cf. Heb. 7:22)

Harper's Bible Dictionary

Proverbs 6:1-5

It is the excellency of the word of God that it teaches us not only divine wisdom for another world, but human prudence for this world, that we may order our affairs with discretion; and this is one good rule, To avoid suretiship, because by it poverty and ruin are often brought into families, which take away that comfort in relations which he had recommended in the foregoing chapter. 1. We must look upon suretiship as a snare and decline it accordingly, v. 1, 2. "It is dangerous enough for a man to be bound for his friend, though it be one whose circumstances he is well acquainted with, and well assured of his sufficiency, but much more to strike the hands with a stranger, to become surety for one whom thou dost not know to be either able or honest." Or the stranger here with whom the hand is stricken is the creditor, "the usurer to whom thou art become bound, and yet as to thee he is a stranger, that is, thou owest him nothing, nor hast had any dealings with him. If thou hast rashly entered into such engagements, either wheedled into them or in hopes to have the same kindness done for thee another time, know that thou art snared with the words of thy mouth; it was easily done, with a word's speaking; it was but setting thy hand to a paper, a bond is soon sealed and delivered, and a recognizance entered into.

But it will not be so easily got clear of; thou art in a snare more than thou art aware of." See how little reason we have to make light of tongue-sins; if by a word of our mouth we may become indebted to men, and lie open to their actions, by the words of our mouth we may become obnoxious to God's justice, and even so may be snared. It is false that words are but wind: they are often snares. 2. If we have been drawn into this snare, it will be our wisdom by all means, with all speed, to get out of it, v. 3-5. It sleeps for the present; we hear nothing of it. The debt is not demanded; the principal says, "Never fear, we will take care of it." But still the bond is in force, interest is running on, the creditor may come upon thee when he will and perhaps may be hasty and severe, the principal may prove either knavish or insolvent, and then thou must rob thy wife and children, and ruin thy family, to pay that which thou didst neither nor drink for. And therefore deliver thyself; rest not till either the creditor give up the bond or the principal give thee counter-security; when thou art come into the hand of thy friend, and he has advantage against thee, it is no time to threaten or give ill language (that will provoke and make ill worse), but humble thyself, beg and pray to be discharged, go down on thy knees to him, and give him all the fair words thou canst; engage thy friends to speak for thee; leave no stone unturned till thou hast agreed with thy adversary and compromised the matter, so that thy bond may not come against thee or thine. This is a care which may well break thy sleep, and let it do so till thou hast got through. "Give not sleep to thy eyes till thou hast delivered thyself. Strive and struggle to the utmost, and hasten with all speed, as a roe or a bird delivers herself out of this snare of the fowler or hunter. Delays are dangerous, and feeble efforts will not serve." See what care God, in his word, has taken to make men good husbands of their estates, and to teach them prudence in the management of them. Godliness has precepts, as well as promises, relating to the life that now is.

But how are we to understand this? We are not to think it is unlawful in any case to become surety, or bail, for another; it may be a piece of justice or charity; he that has friends may see cause in this instance to show himself friendly, and it may be no piece of imprudence. Paul became bound for Onesimus, Philem. 19. We may help a young man into business that we know to be honest and diligent, and gain him credit by passing our word for him, and so do him a great kindness without any detriment to ourselves. But, 1. It is every man's wisdom to keep out of debt as much as may be, for it is an incumbrance upon him, entangles him in the world, puts him in danger of doing wrong or suffering wrong. The borrower is servant to the lender, and makes himself very much a slave to this world. Christians therefore, who are bought with a price, should not thus, without need, make themselves the servants of men, 1 Co. 7:23. 2. It is great folly to entangle ourselves with necessitous people, and to become bound for their debts, that are ever and anon taking up money, and lading, as we say, out of one hole into another, for it is ten to one but, some time or other, it will come upon us. A man ought never to be bound as surety for more than he is both able and willing to pay, and can afford to pay without wronging his family, in case the principal fail, for he ought to look upon it as his own debt. Ecclesiasticus 8:13, Be not surety above thy power, for, if thou be surety, thou must take care to pay it. 3. It is a necessary piece of after-wit, if we have foolishly entangled ourselves, to get out of the snare as fast as we can, to lose no time, spare no pains, and stick at no submission to make ourselves safe and easy, and get our affairs into a good posture. It is better to humble ourselves for an accommodation than to ruin ourselves by our stiffness and haughtiness. Make sure thy friend by getting clear from thy engagements from him; for rash suretiship is as much the bane of friendship as that which is prudent is sometimes the bond of it. Let us take heed lest we any way make ourselves guilty of other men's sins against God (1 Tim. 5:22), for that is worse, and much more dangerous, than being bound for other men's debts; and, if we must be in all this care to get our debts to men forgiven, much more to get our peace made with God.

"Humble thyself to him; make sure of Christ thy friend, to intercede for thee; pray earnestly that thy sins may be pardoned, and thou mayest be delivered from going down to the pit, and it shall not be in vain. Give not sleep to thy eyes nor slumber to thy eye lids, till this be done."

Henry, Matthew, Matthew Henry's Commentary on the Bible, (Peabody, MA: Hendrickson Publishers)

Proverbs 11:15,

Here we are taught, 1. In general, that we may not use our estates as we will (he that gave them to us has reserved to himself a power to direct us how we shall use them, for they are not our own; we are but stewards), and further that God in his law consults our interests and teaches us that charity which begins at home, as well as that which must not end there. There is a good husbandry which is good divinity, and a discretion in ordering our affairs which is part of the character of a good man, Ps. 112:5. Every man must be just to his family, else he is not true to his stewardship. 2. In particular, that we must not enter rashly into suretiship, (1.) Because there is danger of bringing ourselves into trouble by it, and our families too when we are gone: He that is surety for a stranger, for any one that asks him and promises him to be bound for him another time, for one whose person perhaps he knows, and thinks he knows his circumstances, but is mistaken, he shall smart for it. *Contritione conteretur*—he shall be certainly and sadly crushed and broken by it, and perhaps become a bankrupt. Our Lord Jesus was surety for us when we were strangers, nay, enemies, and he smarted for it; it pleased the Lord to bruise him. (2.) Because he that resolves against all such suretiship keeps upon sure grounds, which a man may do if he take care not to launch out any further into business than his own credit will carry him, so that he needs not ask others to be bound for him.

Henry, Matthew, Matthew Henry's Commentary on the Bible,