

HEBREW FREE LOAN ASSOCIATION OF HOUSTON
LOAN APPLICATION PACKAGE

Instructions:

All applicants for loans from The Hebrew Free Loan Association of Houston are required to complete and sign an application. Once received, it will be circulated to our Loan Committee for consideration.

This application consists of 3 parts: The Questionnaire, the Promissory Note, and the Guaranty. To expedite your loan application, we ask that you complete all parts and sign them. If you are required to have guarantors, your guarantors should also complete and sign the Guaranty. Each guarantor will need to sign a separate copy of the Guaranty. The complete, signed package should be sent by fax to **832-415-0415.** If you have any questions, please consult our website (www.hfla.net) or call our Executive Director, Jennifer-Joy Bronk, Esq. at 713-667-9336 ext. 221.

The terms of this application will be kept confidential by The Hebrew Free Loan Association, and will only be used in connection with the approval and administration of your loan.

FAX THIS COMPLETED APPLICATION TO: 832-415-0415

The Hebrew Free Loan Association often works with other Houston based organizations to provide referrals. One of these organizations is *Count Me In*. *Count Me In* anonymously provides Hanukkah gifts to children whose families are experiencing financial, medical, or other problems. For more information, please contact *Count Me In* via email at susan@berdinis.com or LauraR1121@aol.com or by phone at (713) 515-9555 or (713) 857-5643.

THE HEBREW FREE LOAN ASSOCIATION OF HOUSTON

P. O. Box 6634
Houston, Texas 77277-6634
Tel: 713-667-9336 ext. 221
Fax: 832-415-0415
e-mail: hebrewfreeloan@gmail.com
<http://www.hfla.net>

QUESTIONNAIRE

Please print all information clearly

Date: _____

Name of applicant: _____

Address of applicant: _____, City _____, State _____, Zip _____

Do you own rent ? (circle one).

Phone number of applicant: (____) _____

Email address of applicant: _____@_____

Social Security Number of Applicant: _____ - _____ - _____

Driver's License Number of Applicant: State _____ No. _____

Loan Amount Requested: \$ _____.

Purpose of loan: _____

Who referred you to the Hebrew Free Loan Association of Houston? _____

Are you a member of the Hebrew Free Loan Association of Houston? Yes _____ No _____

Have you previously taken a loan from the Hebrew Free Loan Association of Houston? Yes _____ No _____
If yes, please complete the following:

Date of loan: _____

Amount: _____

Date of full repayment: _____

Are you related to any member, officer, trustee, or substantial contributor of the Hebrew Free Loan Association of Houston: Yes _____ No _____. If yes, please describe your relationship: _____

Are you currently employed? No _____ Yes _____. If yes, please complete the following:
Current employer: _____
Address of employer: _____
How long have you been employed by this employer? _____
Total monthly salary: _____

Do you receive income or benefits from any other sources? No ___ Yes _____. If yes, please complete the following:

Source: _____
Total amount per month: _____

Source: _____
Total amount per month: _____

When can you start repayment of your loan? Month: _____ Year: _____
(Note: We make deposits once a month, usually during the last week of the month)

How much will you pay each month to repay your loan? \$ _____

Do you belong to a synagogue or temple? No _____. Yes _____. If yes, please let us know which one: _____.

I VERIFY THAT THE INFORMATION I HAVE SET FORTH ABOVE IS TRUE AND CORRECT, AND ACKNOWLEDGE THAT THIS INFORMATION WILL BE RELIED UPON BY THE HEBREW FREE LOAN ASSOCIATION.

Signature of Applicant

THE HEBREW FREE LOAN ASSOCIATION OF HOUSTON

PROMISSORY NOTE

Borrower: _____

Monthly Payment Amount \$ _____

Loan Date: _____

First Payment: (Month)____ (Year)_____

Loan Amount: \$ _____

Number of Payments: _____

I am the Borrower. The Hebrew Free Loan Association of Houston has made a loan to me on the Loan Date in the sum of the Loan Amount. I have received the Loan Amount.

I promise to pay the Loan Amount to the order of The Hebrew Free Loan Association of Houston. I will repay the Loan Amount on demand; but if no demand is made, in installments as stated above.

If I miss a payment, the Hebrew Free Loan Association may require that I pay the unpaid balance of the Loan Amount at once.

The Hebrew Free Loan Association of Houston does not charge interest on any loan it makes, and I do not have to pay interest on the Loan Amount.

I have read this Promissory Note and I understand it. I recognize that it creates a binding obligation on me until the Loan Amount is fully paid.

(Signature of Borrower)

Address: _____

Phone: _____

Social Security No. _____

Driver's License No. _____

THE HEBREW FREE LOAN ASSOCIATION OF HOUSTON

LIMITED GUARANTY

Borrower Name: _____ Loan Amount: \$ _____

Loan Date: _____

The Hebrew Free Loan Association of Houston has made Borrower an interest free loan in the sum of the Loan Amount. I have been asked by the Borrower to guaranty payment of the Loan Amount. Without this Guaranty, The Hebrew Free Loan Association of Houston cannot make a loan to Borrower.

I agree to fully, absolutely and unconditionally guaranty full payment of the Loan Amount, **not to exceed \$500**. If the Loan Amount is more than \$500, I am not responsible for payment of more than \$500.

If more than one person signs a Guaranty, then I agree that I will jointly and severally liable for payment of the Loan Amount. This means that The Hebrew Free Loan Association may look to any or all guarantors for payment of the Loan Amount. However, despite the foregoing, the maximum amount of my liability under this Guaranty is \$500.

I have read this Guaranty and I understand it. I recognize that it creates a binding obligation on me until the Loan Amount is fully paid. This Guaranty may be executed in multiple original counterparts.

x _____
(Signature of Guarantor above)
Printed Name: _____
Address: _____

Phone: _____
Social Security No. _____
Driver's License No. _____

(Each Guarantor signs his or her own separate Limited Guaranty)