

**JEWISH FREE LOAN**

3443 North Central Avenue, Suite 707, Phoenix, AZ 85012-2208 (602) 230-7983 fax (602) 230-0180  
www.jewishfreeloan.org

**GENERAL LOAN APPLICATION**

DATE: \_\_\_\_\_

The Jewish Free Loan is funded by members of the Jewish community and lends money only to members of the Jewish community. You must be Jewish to obtain a loan and your guarantor(s) must also be Jewish.

Are you Jewish Yes  No   
Have you or your spouse ever applied for a loan from JFL Yes  No  When \_\_\_\_\_  
Have you or your spouse ever received a loan from JFL Yes  No  When \_\_\_\_\_  
Have you or your spouse ever co-signed for a loan from JFL Yes  No  For whom \_\_\_\_\_  
How did you hear about the Jewish Free Loan \_\_\_\_\_

**APPLICANT INFORMATION**

Amount requested \$ \_\_\_\_\_ Purpose of loan \_\_\_\_\_  
Name (please print) \_\_\_\_\_ Maiden name or AKA \_\_\_\_\_  
Street address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home telephone ( ) \_\_\_\_\_ Cell phone ( ) \_\_\_\_\_ E-mail \_\_\_\_\_  
Social Security No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Arizona driver's license no. \_\_\_\_\_  
Date of birth \_\_\_\_/\_\_\_\_/\_\_\_\_ U.S. citizen: Yes \_\_\_ No\_\_\_ City of birth \_\_\_\_\_ State \_\_\_\_\_  
In Arizona since: \_\_\_\_\_ If foreign born, emigrated from: \_\_\_\_\_ In U.S. since: \_\_\_\_\_  
Marital Status: Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Separated \_\_\_ Widower \_\_\_ Domestic partner \_\_\_  
Rent \_\_\_ Own \_\_\_ Rent/Mortgage \$ \_\_\_\_\_ / month How long at this address: \_\_\_\_\_  
Applicant's occupation \_\_\_\_\_ Name of firm \_\_\_\_\_  
Yearly Gross Salary \$ \_\_\_\_\_ Employed since \_\_\_\_\_  
Business address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_ Phone ( ) \_\_\_\_\_  
Name of nearest close relative or friend \_\_\_\_\_ Relationship \_\_\_\_\_  
Relative's address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_ Phone ( ) \_\_\_\_\_

**SPOUSE AND DEPENDENT INFORMATION**

Spouse's name \_\_\_\_\_ Spouse's maiden name \_\_\_\_\_  
Spouse's Social Security no. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Spouse's Arizona driver's license no. \_\_\_\_\_  
Spouse's date of birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Spouse's occupation \_\_\_\_\_  
Spouse's Yearly Gross Salary \$ \_\_\_\_\_ Name of firm \_\_\_\_\_ Employed since \_\_\_\_\_  
Work phone ( ) \_\_\_\_\_ Cell Phone ( ) \_\_\_\_\_ E-mail ( ) \_\_\_\_\_  
No. of dependents \_\_\_ Name \_\_\_\_\_ Age \_\_\_ Name \_\_\_\_\_ Age \_\_\_ Name \_\_\_\_\_ Age \_\_\_

**BANK INFORMATION**

Name of bank \_\_\_\_\_ State \_\_\_\_ Type of account \_\_\_\_\_

Name of bank \_\_\_\_\_ State \_\_\_\_ Type of account \_\_\_\_\_

**INCOME AND EXPENSES — SUMMARY**

Sources of Monthly Income	Amount	Monthly Expenses – Subtotals	Amount
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

**CURRENT ASSETS AND LIABILITIES**

Assets (savings, securities, car, property equity, etc.)	Amount	Liabilities (mortgages, loans, credit cards, etc.)	Amount	Monthly payment
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____

Have you applied for a loan at a bank? Yes \_\_\_ No\_\_\_ If yes, which bank(s)? \_\_\_\_\_

**CERTIFICATION OF COMPLETENESS AND ACCURACY,  
and APPROVAL TO OBTAIN ADDITIONAL INFORMATION**

- I authorize the Jewish Free Loan to investigate my credit and personal history.
- I authorize agencies and persons contacted by the Jewish Free Loan in connection with this application (including credit reporting agencies, banks, and social service organizations) to provide information about my credit and personal history to the Jewish Free Loan.
- I certify that the information contained in this loan application is complete and accurate.

Applicant’s signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse’s signature \_\_\_\_\_ Date \_\_\_\_\_

**BORROWER’S ACKNOWLEDGEMENT OF TERMS AND CONDITIONS**

I understand and agree that the following terms and conditions will apply to my loan:

- There will be no interest charged.
- The cost of obtaining a credit report will be deducted from the proceeds of the loan.
- I will repay my loan according to the amounts and schedule stated in the promissory note that I sign.
- If I fail to make payments as agreed, the Jewish Free Loan will start collection proceedings against me and my guarantors (each of whom is *individually responsible* for the *full amount* of the outstanding balance).
- I will immediately notify the Jewish Free Loan about any change in my address or in my ability to make my payments as agreed.

Applicant’s signature \_\_\_\_\_ Date \_\_\_\_\_

Spouse’s signature \_\_\_\_\_ Date \_\_\_\_\_



## **PRIVACY NOTICE**

All providers of loan services are required by law to inform their clients of their policies regarding privacy of client information.

### **TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT**

We collect nonpublic personal information about you that is provided to us by you or obtained with your authorization.

### **PARTIES TO WHOM WE DISCLOSE INFORMATION**

For current and former loan recipients we do not disclose any nonpublic personal information obtained in the course of our loan activities except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

### **PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER BORROWER'S INFORMATION**

We retain records relating to loan services that we provide so that we are better able to assist you with your borrowing needs. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our internal standards.

---

**Jewish Free Loan Association collects nonpublic personal information about you, the borrower from the following sources:**

- Information we receive from you on and in connection with loan applications, and government issued personal identification.
- Information we receive from your guarantor(s).
- Information we receive about your transactions with us or others.
- Information we receive from a credit reporting agency, if needed.

We restrict access to your personal information to those who need to know that information to process the loan application and collect loan payments. We maintain procedural, physical, and electronic safeguards that comply with federal standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you to anyone, except as required or permitted by law.

We will continue to adhere to the privacy policies and practices as described in this notice even after the time you satisfy your loan obligation to us.

Your privacy and the ability to provide you with quality loan services are very important to us. We want to assure you that your personal information is protected. Please keep this information in your records. If you have any questions or concerns, please contact us.

**Jewish Free Loan**  
3443 N. Central Avenue, Suite 707, Phoenix, AZ 85012 • (602) 230-7983 • [loans@jewishfreeloan.org](mailto:loans@jewishfreeloan.org)