

GUARANTOR APPLICATION

JEWISH FREE LOAN

**3443 N. Central Ave., Suite 707 • Phoenix, AZ 85012-2208
www.jewishfreeloan.org • 602-230-7983 • fax 602-230-0180**

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 guarantee a loan.

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 guaranteed a loan from JFL Yes No For whom _____

Borrower's name _____ Relationship to borrower _____

GUARANTOR INFORMATION

Name (please print) _____ Maiden name or AKA _____

Street address _____ City _____ 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: _____

Guarantor'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 _____

Work Phone () _____ Cell Phone () _____ E-mail _____

Spouse's Yearly Gross Salary \$ _____ Name of firm _____ Employed since _____

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 _____

CURRENT ASSETS AND LIABILITIES

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

**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 guarantor application is complete and accurate.

Applicant's signature _____ Date _____

Spouse's signature _____ Date _____

NOTICE TO GUARANTORS

Thank you for your interest in becoming a loan guarantor. Please read the following statements carefully and ask for an explanation if there is anything you do not understand.

- You are being asked to guarantee the borrower's debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.
- If the borrower fails to repay the loan, as agreed, guarantors are liable "jointly and severally." The Jewish Free Loan would expect all guarantors to share equally in the responsibility for repaying the loan. However, each guarantor is individually liable for the full amount and you could be called upon to repay the total balance due (which might be the full amount of the original loan). You may also be required to pay collection costs (attorney fees, court costs, etc.), which would increase the amount due.
- The Jewish Free Loan can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc.
- If this debt is ever in default, that fact may become a part of your credit record.
- This application is not the contract that makes you liable for the debt.

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.

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