



Hebrew Free Loans are available to Jewish community members through a partnership between the Birmingham Jewish Foundation and Collat Jewish Family Services (CJFS). CJFS serves as the intermediary to enable loan recipients to maintain their anonymity during the process.

There are two types of loans available: student loans for college educational expenses and general loans for other short-term/one-time unexpected expenses. Eligibility for general loans is explained below.

#### General Loans

Interest-free loans are available for up to \$3000 for short term/one-time unexpected expenses.

Repayment begins on the first of the month following distribution with minimum payments of \$50 per month until the loan is paid in full.

Eligibility requirements:

1. Applicants must be Jewish.
2. Applicant must live in the greater Birmingham area (352— zip code).
3. A local co-signer is required who is Jewish. Co-signers must complete an application including proof of income.
4. For applicants seeking a loan to assist with Fertility treatment, co-signer requirements may be waived at the discretion of the Executive Director.

**Complete the following application and co-signer application and email to Lynn Rathmell at [lynn@cjfsbham.org](mailto:lynn@cjfsbham.org). If you have questions or concerns you can email Lynn or call her at 205.278-7105. Once received, Lynn will set up an interview to complete the application process.**



**HEBREW FREE LOAN ASSOCIATION OF  
BIRMINGHAM  
Application**

\_\_\_\_\_  
Amount Requested

\_\_\_\_\_  
Date

- I.    Name \_\_\_\_\_ DOB \_\_\_\_\_  
      Maiden Name (if applicable) \_\_\_\_\_  
      Street Address \_\_\_\_\_  
      City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
      Telephone (\_\_\_\_) \_\_\_\_\_ Residing at Address Since \_\_\_\_\_  
      Rent or House Pmt \$ \_\_\_\_\_ In Area Since \_\_\_\_\_ Formerly from \_\_\_\_\_  
      U.S. Citizen? \_\_\_ Yes \_\_\_ No Migrated from \_\_\_\_\_ In U.S. Since \_\_\_\_\_  
      Name of Relative Co-Signing For Loan \_\_\_\_\_  
      Relationship \_\_\_\_\_ Relative's Telephone (\_\_\_\_) \_\_\_\_\_  
      Relative's Address \_\_\_\_\_ Zip \_\_\_\_\_
- II.    Applicant's Occupation \_\_\_\_\_ Name of Employer \_\_\_\_\_  
      Business Address \_\_\_\_\_ Zip \_\_\_\_\_  
      Business Telephone (\_\_\_\_) \_\_\_\_\_  
      Salary (Gross) \$ \_\_\_\_\_ per \_\_\_\_\_ Employed Since \_\_\_\_\_  
      Previously Employed as \_\_\_\_\_  
      Name of Previous Employer \_\_\_\_\_  
      Dates of Previous Employment \_\_\_\_\_
- III.   Applicant's Marital Status (check one): \_\_\_ Single \_\_\_ Married \_\_\_ Widowed



\_\_\_ Divorced \_\_\_ Separated

Spouse's Name (if applicable) \_\_\_\_\_

Spouse's Maiden Name \_\_\_\_\_

Spouse's Occupation \_\_\_\_\_ Spouse's Employer \_\_\_\_\_

Spouse's Salary \$ \_\_\_\_\_ per \_\_\_\_\_ Employed Since \_\_\_\_\_

**IV. Dependents:**

	NAME	AGE	RELATIONSHIP
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

**V. Purpose of Loan (Provide detailed information on reverse side.)** \_\_\_\_\_

**VI. Bank Information:**

Name of Bank	Branch	Checking	Savings	Money Mkt.	Other
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Have you applied for a loan at a bank? \_\_\_ Yes \_\_\_ No

If so, which bank (s)? \_\_\_\_\_

**VII. Current Assets and Liabilities**

ASSETS (Savings, securities, car, equity on property, etc.)		LIABILITIES (Mortgages, loans, credit cards, etc.)	
AMOUNT		AMOUNT	Mnthly. Pmt.
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Other sources of income not mentioned above \_\_\_\_\_

From what income will you repay this loan? \_\_\_\_\_



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Have you ever received a loan from HFLA? \_\_\_Yes \_\_\_ No When? \_\_\_\_\_

VIII. How did you hear about HFLA? \_\_\_\_\_

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In connection with this application the undersigned hereby certify that the information provided is true, correct, and complete. Jewish Free Loan of Birmingham is authorized to make inquiries and gather information that it feels is necessary and reasonable concerning statements made on this application. It is further agreed that Jewish Free Loan of Birmingham will be promptly notified of any changes in this information.

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APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SPOUSE'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

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**OFFICE USE ONLY:**

Amount of Loan Requested \_\_\_\_\_ Monthly Payment \_\_\_\_\_

Approved by HFL Committee on \_\_\_\_\_

Commencing \_\_\_\_\_ Acceleration \_\_\_\_\_

Promissory Note Returned to CJFS on \_\_\_\_\_

Interviewed by \_\_\_\_\_



## HEBREW FREE LOAN ASSOCIATION OF

### BIRMINGHAM Co-Signer Application

\_\_\_\_\_  
Amount Requested

\_\_\_\_\_  
Date

I. Name \_\_\_\_\_ DOB \_\_\_\_\_

Maiden Name (if applicable) \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_ Residing at Address Since \_\_\_\_\_

Rent or House Pmt \$ \_\_\_\_\_ In Area Since \_\_\_\_\_ Formerly from \_\_\_\_\_

U.S. Citizen? \_\_\_ Yes \_\_\_ No Migrated from \_\_\_\_\_ In U.S. Since \_\_\_\_\_

Name of Relative Applying For Loan \_\_\_\_\_

Relationship \_\_\_\_\_ Relative's Telephone (\_\_\_\_) \_\_\_\_\_

Relative's Address \_\_\_\_\_ Zip \_\_\_\_\_

II. Co-Signer's Occupation \_\_\_\_\_ Name of Employer \_\_\_\_\_

Business Address \_\_\_\_\_ Zip \_\_\_\_\_

Business Telephone (\_\_\_\_) \_\_\_\_\_

Salary (Gross) \$ \_\_\_\_\_ per \_\_\_\_\_ Employed Since \_\_\_\_\_

Previously Employed as \_\_\_\_\_

Name of Previous Employer \_\_\_\_\_

Dates of Previous Employment \_\_\_\_\_



III. Co-Signer's Marital Status (check one): ☐ Single ☐ Married ☐ Widowed  
☐ Divorced ☐ Separated

Spouse's Name (if applicable) \_\_\_\_\_

Spouse's Maiden Name \_\_\_\_\_

Spouse's Occupation \_\_\_\_\_ Spouse's Employer \_\_\_\_\_

Spouse's Salary \$ \_\_\_\_\_ per \_\_\_\_\_ Employed Since \_\_\_\_\_

IV. Dependents:

	NAME	AGE	RELATIONSHIP
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

In connection with this application the undersigned hereby certify that the information provided is true, correct, and complete. Jewish Free Loan of Birmingham is authorized to make inquiries and gather information that it feels is necessary and reasonable concerning statements made on this application. It is further agreed that Jewish Free Loan of Birmingham will be promptly notified of any changes in this information.

CO-SIGNER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

Co-signer further agrees to be responsible for repayment of loan if applicant is unable to comply with terms agreed herein.