



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 \$3,500 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. 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? _____



Have you ever received a loan from HFLA? ___ Yes ___ No When? _____

VIII. How did you hear about HFLA? _____

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.

APPLICANT'S SIGNATURE _____ DATE _____

SPOUSE'S SIGNATURE _____ DATE _____

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.
