



חסדי אפרת
CHASDEI EFRAT

Loan Request Form

If you are asking for a loan, **please fill out the online general application first.** Once you have filled out the general application, please return this form to us (via email). We will respond to you as soon as we can. If you have any questions, please call 02-993-4151. Thank you. Email: chasdei.efrat@gmail.com Fax: 02-993-4152

טופס הלואאה

Name: _____
 ID number: _____
 Address: _____
 Cellphone: _____
 Purpose of Loan: _____
 Amount of Loan: _____
 Loan Period: _____

Commitment:

I hereby commit to reimburse the above loan in _____ consecutive and monthly payments of _____ NIS, on the 10th of each month, starting _____. The reimbursement will be made by bank standing order which will be authorized and pre-signed by the bank or by means of postdated checks which will be provided to Chasdei Efrat prior to receiving the loan.

Signature of borrower: _____
 Date: _____

Signature of Chasdei Efrat : _____

Loan guarantor #1:
Name: _____
Address: _____
Phone Number: _____
Monthly Income: _____
attached - check of guarantor in the sum of _____
Signature _____

Loan guarantor #2: (if 2 guarantors needed)
Name: _____
Address: _____
Phone Number: _____
Monthly Income: _____
attached - check of guarantor in the sum of _____
Signature _____

Receiving a loan from Chasdei Efrat is conditional on fulfilling and signing your agreement to the terms listed below

1. The loaner will be charged a 20NIS fee for every bounced check or standing order.
2. In the event that 3 checks/standing order have been bounced by the bank, Chasdei Efrat will see itself free to turn to the guarantor/s to refund the loan.
3. For a loan up to 5,000 NIS, only one guarantor is needed, for the full amount.
4. For a loan above 5,000 NIS, a guarantor is needed for every 5,000NIS. Alternatively, one guarantor may guarantee the full amount of loan. In the event that a loan is not paid back by borrower, the remaining debt will be split among the guarantors.
5. Children may not serve as guarantor for their parents.
6. Spouses may not serve as guarantor for each other.
7. A guarantor may not guarantee more than one loan simultaneously.
8. Borrowers and guarantors may not live at the same address.
9. If one's main income is a Bituah Leumi stipend, they cannot serve as guarantor.
10. An employee may not serve as guarantor for his employer and vice versa.
11. The guarantor must sign the loan form and give an open dated check for the amount he or she is guaranteeing,

Terms for a second / additional loan

An additional loan will only be given after the previous loan/s have been fully paid back.

Borrower's signature:

Chasdei Efrat Signature:

Date : _____