



HEBREW FREE LOAN SOCIETY OF GREATER PHILADELPHIA Business Loan Co-Signer Application

The R & B Business Loan Fund at Congregation Beth Or (administered by the Hebrew Free Loan Society of Greater Philadelphia) helps people start new businesses or expand existing businesses into new areas of endeavor by offering loans up to \$15,000 without interest. We require two co-signers with good credit to guarantee repayment of each loan over a three year term.

In order to co-sign this loan, you must:

- Live in Pennsylvania or New Jersey,
- Have good credit, and
- Agree to repay this loan if the borrower does not.

Return the following items to the Hebrew Free Loan Society:

- Co-signer application form completed and signed,
- Credit authorization form completed and signed, and
- A copy of your driver's license or other government-issued photo identification.

You can submit the necessary documents to us in one of the following ways:

- Complete forms online: <https://form.jotform.com/233533120302034>
- Download a copy of the materials from: hflphilly.org/business-loan-materials
 - Scan all documents and email them to businessloan@hflphilly.org
 - Mail it to us:
Hebrew Free Loan Society of Greater Philadelphia
P.O. Box 298, Wynnewood, PA 19096



Business Loan Co-Signer Application

Borrower's Name _____
Your Name _____
Street _____

City _____ State _____ Zip _____
Email _____
Home Phone _____ Mobile Phone _____
Social Security Number _____
Relationship to Borrower _____

Occupation _____
Employer _____
Address _____

City _____ State _____ Zip _____
Phone _____ How long at this job? _____
Is your annual income over \$30,000? (check one) <input type="checkbox"/> No <input type="checkbox"/> Yes

Please email a copy of your photo ID to businessloan@hflphilly.org.

(Borrowers using the online form will have the option of uploading an image of the ID or taking a picture of it directly in the form.)

I certify the information on this application is true and correct. I agree to notify the Hebrew Free Loan Society of Greater Philadelphia immediately, should any of this information change while this application is being processed.

Signature _____ Date _____



CREDIT AUTHORIZATION FORM

I hereby authorize Hebrew Free Loan Society of Greater Philadelphia, its agents, employees and attorneys, to make inquiries of and obtain consumer credit reports for employment and financial purposes from the credit bureaus. I hereby release those sources from any liability for doing so.

I give this authorization in connection with a loan I am intending to co-sign and guarantee on behalf of another individual.

Co-signer's Signature _____

Co-signer's Name _____

Date: _____

Social Security #: _____

Current Address: _____

How Long Have You Lived at that Address? _____

If you have lived there less than two years, provide your previous address.

*The highest form of
charity is to help people
help themselves...*



Our Privacy Policy

The directors and officers of HFL understand our customers furnish sensitive information to us when requesting or guaranteeing a loan. We are committed to treating your non-public* personal information responsibly.

We collect non-public* personal information about you from the following sources:

- Information we receive from you on loan applications and government-issued personal identification;
- Information we receive from your co-signers;
- Information about your transactions with us or others; and
- Information we receive from credit reporting agencies.

* Non-public personal information is non-public information about you that we obtain in connection with providing a loan or receiving a loan guarantee. This includes information about your account balance, payment history, and overdraft history.

We do not disclose any non-public personal information about you to anyone, except as permitted by law. We may report non-payment of your debt to credit reporting agencies, as well as to your co-signers.

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

We restrict access to your personal information to those who need to know that information to provide services to you. We maintain procedural, physical and electronic safeguards that comply with federal standards to guard your non-public personal information.

Your confidence in us is important and we want you to know that your personal information is safe.

If you have any questions regarding the non-public personal information we maintain in our records, or if you need to update or change any of the information you provide to us, you may do so by writing or calling us as follows:

Hebrew Free Loan Society of Greater Philadelphia
PO Box 298, Wynnewood, PA 19096
(267) 709-9652 | info@hflphilly.org