



**Jewish
Free Loan
Toronto**

4600 Bathurst Street, Suite 340,
Toronto, Ontario, Canada M2R 3V3
Tel: 416-635-1217 Fax: 416-635-8926
Email: info@jewishfreeloan.ca
www.jewishfreeloan.ca

FOR OFFICE USE ONLY

Loan #

JFLT has referred this applicant to

EDUCATIONAL LOAN APPLICATION

PLEASE PROVIDE AN ACCEPTANCE LETTER AND PROOF OF OSAP APPLICATION FOR THE INTERVIEW

Please bring a valid photo ID to the interview

Applicant's Last Name	First Name	Country of Birth	Date of Birth MM/DD/YY	S.I.N.
Spouse's Last Name	First Name	Country of Birth	Date of Birth MM/DD/YY	S.I.N.
Address		City	Postal Code	# of Years At This Address
Home Phone		Cell Phone(s)		
Email(s)				
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/Widower <input type="checkbox"/> Common-Law				
Dependants (Age and Gender) _____ M/F _____ M/F _____ M/F _____ M/F _____ M/F _____ M/F				
Canadian Status: <input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident				
Years in Canada _____ Name of previous country(ies) of residence _____				
Applicant's Occupation	Employer		Phone	
Address	How Long at this Job		Monthly Salary (Net)	
Spouse's Occupation	Employer		Phone	
Address	How Long at this Job		Monthly Salary (Net)	
Applicant's Bank	Branch Address			
How did you hear about Jewish Free Loan Toronto?			If by Referral, by Whom?	
Your involvement in the Jewish community (if any)				
Are you a current client of <input type="checkbox"/> JIAS <input type="checkbox"/> JF&CS <input type="checkbox"/> Other Jewish Service Agency (specify) _____				
School name and degree or diploma		Subject and length of study		
Current year of study		Expected date of Graduation		
List previous degrees/diplomas, year completed and name of school				
Amount Requested		Purpose (Reason) for Loan:		
Declaration that all the information presented is correct				
I _____, have done my best to ensure that the information provided in this application is correct, and I have read, understood and agree to comply with the criteria set out by the Jewish Free Loan Toronto on this date _____.				
_____ <i>Signature of applicant</i>			_____ <i>Signature of applicant's spouse</i>	



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PROMISSORY NOTE

Borrower's Name		Date
Address	City	Postal Code

For value received, we, the undersigned, jointly and severally, promise to pay ON DEMAND to, or to the order of:

Jewish Free Loan Toronto

at its office in Toronto, Ontario

THE SUM NOT TO EXCEED _____ Dollars

The undernamed agree that they will pay to the Jewish Free Loan Toronto all costs and expenses incurred by them by reason of any default hereunder.

And each of us, whether principal, surety, guarantor or other party hereto, hereby jointly and severally agree that additional makers, guarantors or sureties, may become parties hereto, either with or without notice to us, or any of us, without affecting our liability hereon or hereunder.

And each of us hereby authorizes the holders hereof to grant at their options any extension or extensions, in whole or in part, with or without notice to us, or any of us, also agreeing that in case of non-payment of monies when due, suit may be brought by the holder of this note, against any one or more or all of us, at the option of said holder, the holder of the said note reserving all rights against those of us, against whom suit is not commenced.

And each of us hereby severally waives presentment for payment, protest and notice of protest and notice of non-payment of this note and of any extension, thereof, or any installments due thereunder, and our rights as sureties, or otherwise, both legal and equitable.

PRINT NAME AND SIGNATURE (SPOUSES MUST SIGN):

1. _____ 5. _____
(Borrower's Signature) Print Name Date (Signature of Spouse of Borrower) Print Name Date

2. _____ 6. _____
(Guarantor's Signature) Print Name Date (Signature of Spouse of Guarantor) Print Name Date

3. _____ 7. _____
(Guarantor's Signature) Print Name Date (Signature of Spouse of Guarantor) Print Name Date

4. _____ 8. _____
(Guarantor's Signature) Print Name Date (Signature of Spouse of Guarantor) Print Name Date



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INCOME AND EXPENSE FORM

Applicant's Last Name	Applicant's First Name
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PLEASE COMPLETE THE FOLLOWING WHERE APPLICABLE

Future Household Monthly Income and Expenses

For educational loans please use your expected income and expenses for the school year

<i>Sources of Income</i>	<i>Applicant</i>	<i>Partner</i>	<i>Total</i>
Take-Home Salary Including Commissions and Tips (after tax)			
Self-Employment (after tax)			
Family/Child Benefits			
Social Assistance (Ontario Works, Ontario Disability, Canada Pension Disability, WSIB Compensation)			
Pensions (old age, CPP, private)			
Employment Insurance			
Spousal/Child Support			
Scholarships and Bursaries			
JF&CS Supplementary Financial Assistance			
Investment income (interest/dividends/rentals)			
Other			
Total			

<i>Nature of Expenses</i>	<i>Amount</i>
Food / Clothing	
Mortgage and Property Tax / Rent	
Maintenance (Condo/Townhouse) / Home Insurance	
Utilities (water, hydro, gas, etc.)	
Telephone / Cell Phone / Cable TV / Internet	
Auto Expenses (lease payments, gas, maintenance, insurance) / Public Transportation	
Monthly Debt Load (e.g. credit cards, bank loans, lines of credit, OSAP, personal debts)	
Medical (Medications, Dental, Orthodontics, etc.) / Life or Health Insurance	
Private School / Childcare	
Spousal/Child Support	
Other (Please Specify)(e.g. pets, entertainment)	
Total	

<i>Assets</i>	<i>Value</i>
Primary Residence (if own) Year Of Purchase:	
Other Properties - Specify	
Automobile(s) - Make and Year	
Savings (GIC, term, deposit, etc.)	
Other	
Total	

<i>Debts</i>	
Morgage Owing	
Credit Card(s) Owing	
Line(s) of Credit	
Other Debts	
Total	



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Borrower's Last Name

Borrower's First Name

Size of Loan Guaranteed

GUARANTOR FORM

Guarantor's Last Name	First Name	Country of Birth	Date of Birth MM/DD/YY	S.I.N.
Spouse's Last Name (if applicable)	First Name	Country of Birth	Date of Birth MM/DD/YY	S.I.N.
Address		City	Postal Code	# of Years at this Address
Home Phone		Cell Phone(s)		
Email(s)				
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/Widower <input type="checkbox"/> Common-Law				
Dependants (Age and Gender) _____ M/F _____ M/F _____ M/F _____ M/F _____ M/F _____ M/F				
Canadian Status: <input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident				
Years in Canada _____ Name of previous country(ies) of residence _____				
Guarantor's Occupation		Employer	Work Phone	
Address		How Long at this Job	Monthly Salary (Net)	
Spouse's Occupation (if applicable)		Employer	Work Phone	
Address		How Long at this Job	Monthly Salary (Net)	
Relationship to Applicant			How long have you known the Applicant	
FINANCIAL INFORMATION				
Guarantor's Bank		Branch Address		
	Guarantor		Spouse	
Monthly net Salary/Employment or Self Employment				
Income from other Sources (Specify)				
Savings				
Debt Load (Credit Cards, Bank Loans, Lines of Credit)				
Primary Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own		Monthly Expenses: Rent or Mortgage, and/or Condo Fees		
Year Purchased		Current Value	Mortgage Owing	
Own other Properties (Specify)			Value	
Declaration that all the information presented is correct				
I _____, have done my best to ensure that the information provided in this application is correct, and I have read, understood and agree to comply with the criteria set out by the Jewish Free Loan Toronto on this date _____.				
_____ <i>Signature of Guarantor</i>			_____ <i>Signature of Guarantor's spouse</i>	



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