

HEBREW FREE LOAN ASSOCIATION
Of Greater Springfield, MA
1160 Dickinson Street
Springfield, MA 01108
loans@hebrewfreeloanassociation.org
413-372-9756

Dear Applicant,

Thank you for your interest in obtaining a loan from the Hebrew Free Loan Association. Please understand to receive a loan from our organization, you must identify yourself as Jewish and live in one of the four western counties in Massachusetts. We recommend you start this process by calling us to talk about your loan application.

Our co-signer requirements are listed below:

- One cosigner for loans up to \$3600
- Two cosigners for loans above \$3600, and up to \$7200
- Cosigner should live within a 60 mile radius of Springfield. MA.

The following information is necessary for an application to be complete:

From the Applicant:	Loan Application*	Federal Tax Return	Credit Report
From the Cosigner:	Information Form*	Federal Tax Return	Credit Report

* Available on the HFLA website.

Please cross out the first five digits of the social security number on all pages of the Tax Return.

To request a free credit report, you may contact any of the organizations shown below. We recognize that applicants may have had issues with their credit reports; this information is necessary for our process. Please supply the report so that we can process your loan application.

- Equifax: 1-800-685-1111; www.equifax.com
- Experian 1-888-397-3742; www.experian.com
- TransUnion 1-800-888-4213; www.transunion.com

Once all forms are complete and sent to the HFLA office:

- We will call you to arrange an interview with two HFLA Board members.
- Please bring a government issued photo ID with you to the interview
- If your application is approved, we will arrange a date for you and your co-signer(s) to sign the loan documents.
- A check for the loan amount will be mailed to you.
- You pay back the loan on a monthly basis for up to three years (36 months). There will be no interest charged on the loan.

Please do not hesitate to contact us if you have any questions.