



Hebrew Free Loan Association

1160 Dickinson Street, Springfield, MA 01108 • 413-372-9756

Providing Financial Relief With Dignity

loans@hebrewfreeloanassociation.org

Dear Applicant,

Thank you for your interest in obtaining a loan from the Hebrew Free Loan Association. Please understand, that to receive a loan from our organization, you must identify yourself as Jewish and live in one of the four western counties in Massachusetts. (Northern CT and Southern VT residents may be eligible in certain cases.) We recommend you start this process by calling us to talk about your loan application.

Our cosigner requirements:

- One cosigner for loans up to \$4,500
- Two cosigners for loans above \$4,500, and up to \$9,000
- At least one cosigner should live in our service area

The information we need to process a loan request:

Loan Application	Federal Tax Return, pages 1 & 2 only	Credit Report
Information Form	Federal Tax Return, pages 1 & 2 only	Credit Report

From the Applicant:

From the Cosigner:

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

You and your co-signer(s) should each mail or email all info to us at the address shown above. The first five digits of social security numbers must be blacked out on all tax return pages before sending to us.

Once we receive the complete loan request information:

- We will call you to arrange a teleconference interview with two HFLA Board members.
- If the loan is approved, a date will be set for you and your cosigner(s) to sign loan documents.
- You and your cosigner(s) must bring a government-issued photo ID to the signing meeting.
- A check for the loan amount will be issued to you at the document signing meeting.
- 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.

We look forward to assisting you.