

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

EDUCATION LOAN APPLICATION

WE REQUIRE AN ACCEPTANCE LETTER AND PROOF OF OSAP APPLICATION FOR THE INTERVIEW

Applicant's Last Name	First Name		Country of Bi	rth	Date	of Bi	rth MM/DD/YY	S.I.N.
Address			City			Post	al Code	Years at this address
Home Phone		Cell Pho	one(s)				Email(s)	
Marital Status:	Single	Married	Divorced	Sepa	arated		Widow/Widower	Common-Law
Dependants (Age):			_					
Canadian Status:	Citizen	Permane	nt Resident					
Years in Canada:	Name of pre	vious cou	intry of residence	ce:				
Occupation		Employ	ver .				Work Phone	
Employer's Address		1		Length of	time a	t this	job	
Applicant's Bank				Branch Lo	cation			
How did you hear about	Jewish Free Loan Tor	ronto?		Your invol	vemer	nt in t	he Jewish community	? (if any)
Name of Institution				Course of	Study			
Current year of study	Graduation Date	List pre	evious degrees/	diplomas, y	ear coi	mplet	ed and name of school	ol
Have you applied for a li	ne of credit before?	If yes,	please provide o	details (whe	n, amo	ount,	interest rate, etc.)	
Amount Requested								
I hereby confirm that un	der the Bankruptcy a	nd Insolve	ency Act (Canad	a):				
I am not an undisch			e not filed an assig	•	nkrupto	су	I have not r	nade a proposal
Consumer Report/Credi The Applicant is hereby with this application/loa	notified that a consun		_	dit and/or pe	ersona	l info	rmation may be reque	sted by JFLT in connection
Declaration I declare that the inform by Jewish Free Loan Ton		applicati	on is correct, an	ıd I have rea	ıd, und	ersto	od and agree to comp	ly with the criteria set out
Dated this day of _	, 20	·						
							Signature of Applica	nt



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Loan	#

JFLT has referred this applicant to

PROMISSORY NOTE

Borrower's Name		Date			
Address	City	Postal Code			
For value received, we, the undersigned, jointly and		to, or to the order of:			
	Jewish Free Loan Toronto				
at its office in Toronto, Ontario THE SUM NOT TO EXCEED		Dollars			
hereunder. And each of us, whether principal, surety, guaran or sureties, may become parties hereto, either with or And each of us hereby authorizes the holders here notice to us, or any of us, also agreeing that in case any one or more or all of us, at the option of said here to commenced. And each of us hereby severally waives presenting extension, thereof, or any installments due thereund	and each of us, whether principal, surety, guarantor or other party hereto, hereby jointly and severally agree that additional makers, areties, may become parties hereto, either with or without notice to us, or any of us, without affecting our liability hereon or hereund each of us hereby authorizes the holders hereof to grant at their options any extension or extensions, in whole or in part, with the 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 none 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 we				
1	Name Date 5	of Spouse of Borrower) Print Name Date			
2. (Guarantor's Signature) Print I	Name Date (Signature d	of Spouse of Guarantor) Print Name Date			
3(Guarantor's Signature) Print l	Name Date (Signature o	of Spouse of Guarantor) Print Name Date			
4(Guarantor's Signature) Print l	Name Date 8(Signature o	of Spouse of Guarantor) Print Name Date			



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INCOME AND EXPENSES

Applicant 1 Last Name	Applicant 1 First Name
Applicant 2 Last Name	Applicant 2 First Name

Sources of Income (Net Monthly)	Applicant 1	Applicant 2	Total Monthly
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/rent)			\$
Other			\$
Total (Monthly)	\$	\$	\$

	Expenses		Monthly Amount
Food			
Clothing			
Rent (Monthly)	Subsidized	Unsubsidized	
Property Tax			
Maintenance (Condo/Towr	nhouse)		
Home Insurance			
Utilities (water, hydro, gas,	, etc.)		
Telephone / Cell Phone / C	able TV / Internet		
Auto Expenses (lease paym	nents, gas, maintenance, insurance)		
Public Transportation			
Monthly Debt Payments (e	e.g. credit cards, bank loans, lines of c	credit, OSAP, personal debts)	
Medical (Medications, Den	ital, Orthodontics, etc.) / Life or Heal	th Insurance	
Private School / Childcare			
Spousal / Child Support			
Other (Please Specify) (e.g.	pets, entertainment, personal care,	dues, hobbies) – Use separate sheet, if necessary	
Total (Monthly)			\$

	Assets		Current Value
Residence (if own)	Year of Purchase:	Purchase Price:	
Other Properties (Specify)			
Automobile(s) – Make and Year			
Savings (GIC, term deposit, etc.)			
Other			

	Amount			
Mortgage (Copy of Mortgage Statement required)	Lender:	Principal Outstanding:	Interest Rate:	
Credit Card(s) Owing (Copies of statements required)				
Line(s) of Credit (Copies of statements required)	Secured:	Unsecured:		
Other Debts				
Total				\$



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FOR OFFICE USE ONLY Loan

Loan #	
Borrower's Last Name	
Borrower's First Name	
Size of Loan Guaranteed	

GUARANTOR FORM

Guarantor's Last Name	First Name	Co	ountry of Birth	Date of	Birth MM	I/DD/YY	S.I.N.
Spouse's Last Name (if applicable)	First Name	Co	ountry of Birth	Date of	Birth MM	I/DD/YY	S.I.N.
Address		Ci	ity		Postal C	Code	# of Years at this Address
Home Phone	Ce	Cell Phone(s)					
Email(s)							
Marital Status: Single Mar	ried Divorced	Separated [Widow/Widov	ver C	Common-L	aw	
Dependants (Age and Gender)	M/F!	M/F	M/F	M/F	M/	F	M/F
Canadian Status: Citizen Pe	ermanent Resident						
Years in Canada Nam	e of previous country((ies) of reside	ence				
Guarantor's Occupation		Employer				Work P	Phone
Address		How Long	at this Job			Monthl	y Salary (Net)
Spouse's Occupation (if applicable)		Employer				Work Phone	
Address H		How Long	How Long at this Job N			Monthl	y Salary (Net)
Relationship to Applicant			How long have you known the Applicant				
	FIN	NANCIAL	INFORMA	TION			
Guarantor's Bank			Branch A	ddress			
			Guaranto	or			Spouse
Monthly net Salary/Employment of	r Self Employment						
Income from other Sources (Specif	y)						
Savings							
Debt Load (Credit Cards, Bank Lo	ans, Lines of Credit)						
Primary Residence: Rent O	wn	Monthly Expenses: Rent or Mortgage, and/or Condo Fees					
Year Purchased		Current V	Value		M	ortgage Owi	ng
Own other Properties (Specify)			Value			alue	
Declaration that all the informat	ion presented is corr	rect					
I	I, have done my best to ensure that the information provided in this application is correct,						
and I have read, understood and ag	ree to comply with the	e criteria set	out by the Jewis	sh Free L	oan Toron	nto on this da	te
Signature of Guarantor		_	Sig	nature of	Guarantor'	's spouse	



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Borrower's Last Name	
Borrower's First Name	
Size of Loan Guaranteed	

GUARANTOR FORM

Guarantor's Last Name	First Name	Co	ountry of Birth	Date of	Birth MM	I/DD/YY	S.I.N.	
Spouse's Last Name (if applicable)	First Name	Co	ountry of Birth	ntry of Birth Date of Birth M		I/DD/YY	S.I.N.	
Address		Ci	City		Postal Code		# of Years at this Address	
Home Phone		Ce	Cell Phone(s)					
Email(s)								
Marital Status: Single Married Divorced Separated Widow/Widower Common-Law								
Dependants (Age and Gender)M/FM/FM/FM/FM/FM/F								
Canadian Status: Citizen Permanent Resident								
Years in Canada Name of previous country(ies) of residence								
Guarantor's Occupation Employ							Work Phone	
Address		How Long at this Job				Monthly Salary (Net)		
Spouse's Occupation (if applicable)	ccupation (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								
			Guaranto	or			Spouse	
Monthly net Salary/Employment or Self Employment								
Income from other Sources (Specif	y)							
Savings								
Debt Load (Credit Cards, Bank Lo	ans, Lines of Credit)							
Primary Residence: Rent O	wn	Monthly Rent or M	Monthly Expenses: Rent or Mortgage, and/or Condo Fees					
Year Purchased		Current Value		M	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								
Signature of Guarantor Signature of Guarantor's spouse								