



FOR OFFICE USE ONLY
Loan #

EDUCATION LOAN APPLICATION

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

Applicant's Last Name	First Name	Country of Birth	Date of Birth MM/DD/YY	S.I.N.
Address		City	Postal Code	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): _____				
Canadian Status: <input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident				
Years in Canada:		Name of previous country of residence:		
Occupation		Employer	Work Phone	
Employer's Address			Length of time at this job	
Applicant's Bank			Branch Location	
How did you hear about Jewish Free Loan Toronto?			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) _____				
If you are a client of JF&CS, do you give JFLT permission to contact the agency with regards to this loan request? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Name of Institution			Course of Study	
Current year of study	Graduation Date	List previous degrees/diplomas, year completed and name of school		
Have you applied for a line of credit before? If yes, please provide details (when, amount, interest rate, etc.)				
Amount Requested				
I hereby confirm that under the Bankruptcy and Insolvency Act (Canada): <input type="checkbox"/> I am not an undischarged bankrupt <input type="checkbox"/> I have not filed an assignment in bankruptcy <input type="checkbox"/> I have not made a proposal				
Consumer Report/Credit Inquiry The Applicant is hereby notified that a consumer report containing credit and/or personal information may be requested by JFLT in connection with this application/loan and hereby consents to same.				
Declaration I declare that the information provided in this application is correct, and I have read, understood and agree to comply with the criteria set out by Jewish Free Loan Toronto.				
Dated this ____ day of _____, 20____.				
				_____ Signature of Applicant



**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

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JFLT has referred this applicant to

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. _____ <i>(Borrower's Signature)</i> <i>Print Name</i> <i>Date</i>	5. _____ <i>(Signature of Spouse of Borrower)</i> <i>Print Name</i> <i>Date</i>
2. _____ <i>(Guarantor's Signature)</i> <i>Print Name</i> <i>Date</i>	6. _____ <i>(Signature of Spouse of Guarantor)</i> <i>Print Name</i> <i>Date</i>
3. _____ <i>(Guarantor's Signature)</i> <i>Print Name</i> <i>Date</i>	7. _____ <i>(Signature of Spouse of Guarantor)</i> <i>Print Name</i> <i>Date</i>
4. _____ <i>(Guarantor's Signature)</i> <i>Print Name</i> <i>Date</i>	8. _____ <i>(Signature of Spouse of Guarantor)</i> <i>Print Name</i> <i>Date</i>



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INCOME AND EXPENSES

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

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

<i>Expenses</i>	<i>Monthly Amount</i>
Food	
Clothing	
Rent (Monthly) Subsidized Unsubsidized	
Property Tax	
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 Payments (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, personal care, dues, hobbies) – <i>Use separate sheet, if necessary</i>	
Total (Monthly)	\$

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

<i>Liabilities + Debts</i>	<i>Amount</i>
Mortgage <i>(Copy of Mortgage Statement required)</i> Lender: Principal Outstanding: Interest Rate:	
Credit Card(s) Owing <i>(Copies of statements required)</i>	
Line(s) of Credit <i>(Copies of statements required)</i> Secured: Unsecured:	
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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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				
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Guarantor's Occupation		Employer	Work Phone	
Address		How Long at this Job	Monthly Salary (Net)	
Spouse's Occupation (if applicable)		Employer	Work Phone	
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FINANCIAL INFORMATION				
Guarantor's Bank		Branch Address		
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_____ <i>Signature of Guarantor</i>			_____ <i>Signature of Guarantor's spouse</i>	