

## Hebrew Interest-free Loan Program

### Applicant Checklist

Complete the following and mail or email to Donald Cronin, [dcronin@jewishfederationcny.org](mailto:dcronin@jewishfederationcny.org)

- \_\_\_\_\_ Personal Loan Application Form
- \_\_\_\_\_ Financial Worksheet / Consent Form (signed)
- \_\_\_\_\_ Photo ID - Drivers License / Passport
- \_\_\_\_\_ Proof of Income - copy of paystub or income tax return
- \_\_\_\_\_ How did you find out about the loan program?

Have each of the cosigners complete the following and mail or email:

- \_\_\_\_\_ Cosigner Information / Consent Form (signed)
- \_\_\_\_\_ Photo ID - Drivers License / Passport
- \_\_\_\_\_ Proof of Income - copy of paystub or income tax return

Once these items are received we will:

- \_\_\_\_\_ Verify Employment of applicant and cosigners
- \_\_\_\_\_ Obtain a Credit Report on applicant and cosigners  
(If you have a freeze or block on your credit report you must provide us with a code from Experian to unlock your credit report)

Once employment is verified and credit reports are obtain we will schedule an interview with the applicant.

Upon approval of the loan the following forms will be executed:

- \_\_\_\_\_ Promissory Note (Signed in presence of interviewer)
- \_\_\_\_\_ Cosigner Repayment Form (Read & Sign) ( In Person or Notarized)  
**(Do not complete until the loan is approved)**
- \_\_\_\_\_ Direct Withdrawal Agreement Form (signed)

We will then issue a check to the loan applicant/borrower and set-up the automatic withdrawals