

CO-MAKERS MUST:

- HAVE ESTABLISHED, STRONG CREDIT.
- HAVE STEADY INCOME.
- BE 25 YEARS OF AGE OR OLDER.
- BE PERMANENT RESIDENTS OF CALIFORNIA.
- NOT BE A FULL-TIME STUDENT OR ON ACTIVE MILITARY DUTY.
- HAVE NO CURRENT ACTIVITY WITH THE JEWISH FREE LOAN AS A MAKER OR CO-MAKER. (cannot be a current borrower or cosigner on a Jewish Free Loan)

PLEASE NOTE:

MARRIED COUPLES ARE CONSIDERED
ONE COSIGNER.

Please review the opposite side of this sheet with your co-makers.

If you are a co-maker on a **Jewish Free Loan:**

- Make certain that you would be willing and able to repay this loan if the maker is unable to repay successfully.
- We will make an inquiry into your credit history, but the loan will not appear on your credit unless it is defaulted upon.
- Legally, co-makers have a responsibility for the repayment of the loan equal to the maker's.
- We will contact you by mail if the maker is significantly late with his/her payments.
- It is your responsibility to keep the Jewish Free Loan Association updated with your current contact information.

Lastly, we would like to say, "thank you." You are doing a Mitzvah, which translates from the Hebrew as a good deed. Co-makers enable us to offer loans to people who are often unable to obtain "traditional loans" and make it so that we are able to offer loans free of interest and finance charges.



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