



# CJFLA

CALGARY JEWISH FAMILY  
LOAN ASSOCIATION

[calgaryjewishloan@gmail.com](mailto:calgaryjewishloan@gmail.com)

[www.cjfla.org](http://www.cjfla.org)

## LOAN APPLICATION FORM - PLEASE PRINT

Loan amount requested: \_\_\_\_\_ Application Date: \_\_\_\_\_

Are you Jewish?  Yes  No Are you currently a member of the CJFLA?  Yes  No

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Maiden Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Do you  own or  rent your home? Length at this Address: \_\_\_\_\_ Date of Birth (mm/dd/yy): \_\_\_\_\_

Resident of Alberta since: \_\_\_\_\_ Relocated from (if applicable): \_\_\_\_\_

Are you a Canadian Citizen?  Yes  No If "No" Citizen of which country? \_\_\_\_\_

Are you a Permanent Resident?  Yes  No Years in Canada: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Driver's License # and Province: \_\_\_\_\_ Social Insurance Number (SIN): \_\_\_\_\_

Email: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

Employed Since: \_\_\_\_\_ Employer Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Employer Telephone: \_\_\_\_\_

Annual Gross Salary: \$ \_\_\_\_\_ Annual Monthly Salary: \$ \_\_\_\_\_

Previous Occupation: \_\_\_\_\_ Previous Employer: \_\_\_\_\_

Dates of Previous Employment: \_\_\_\_\_



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Marital Status:  Single  Married  Common-law  Divorced  Separated  Widowed

Spouse's Name: \_\_\_\_\_ Spouse's Maiden Name: \_\_\_\_\_

Spouse's Occupation: \_\_\_\_\_ Spouse's Employer: \_\_\_\_\_

How did you hear about the Calgary Jewish Free Loan Association? \_\_\_\_\_

Have you or your spouse/partner ever received a loan from CJFLA?  Yes  No

If "yes", when: \_\_\_\_\_

Have you or your spouse/partner ever guaranteed a loan from CJFLA?  Yes  No

If "yes", for whom: \_\_\_\_\_

Bank: \_\_\_\_\_ Location (Branch): \_\_\_\_\_ Account #: \_\_\_\_\_

I/We have read the Information and Requirements page before completing this form and certify that the information provided in this application is true and correct this \_\_\_\_\_ (day) of \_\_\_\_\_ (month), 20 \_\_\_\_ (year).

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Signed at (City, Province)



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## GUARANTOR APPLICATION FORM - PLEASE PRINT

Date: \_\_\_\_\_ Borrower's Name: \_\_\_\_\_

Guarantor's Last Name: \_\_\_\_\_ Guarantor's First Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Do you  own  rent your home? Length at this Address: \_\_\_\_\_ Date of Birth (mm/dd/yy): \_\_\_\_\_

Resident of Alberta since: \_\_\_\_\_ Relocated from (if applicable): \_\_\_\_\_

Are you a Canadian Citizen?  Yes  No If "No", Citizen of which country? \_\_\_\_\_

Are you a Permanent Resident?  Yes  No Years in Canada: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Driver's License # and Province: \_\_\_\_\_ Social Insurance Number (SIN): \_\_\_\_\_

Email: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

Employed Since: \_\_\_\_\_ Employer Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Employer Telephone: \_\_\_\_\_

Annual Gross Salary: \$ \_\_\_\_\_

Major Source of Income:  Employment  Other (please list): \_\_\_\_\_

Marital Status:  Single  Married  Common-law  Divorced  Separated  Widowed

Relationship to Borrower: \_\_\_\_\_ How long have you known the Borrower? \_\_\_\_\_

Are you Jewish?  Yes  No



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Are you currently a member of the CJFLA?  Yes  No (please consider becoming a member to support the only interest-free loan association in for Jewish Calgarians)

Have you or your spouse/partner ever received a loan from CJFLA?  Yes  No

If "yes", when: \_\_\_\_\_

Have you or your spouse/partner ever guaranteed a loan from CJFLA?  Yes  No

If "yes", for whom: \_\_\_\_\_

Bank: \_\_\_\_\_ Location (Branch): \_\_\_\_\_ Account #: \_\_\_\_\_

I/We have read the Guarantor Information and Requirements page before completing this form and certify that the information provided in this application is true and correct this \_\_\_\_\_ (day) of \_\_\_\_\_ (month), 20\_\_\_\_ (year).

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
Signed at (City, Province)



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City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

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Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Driver's License # and Province: \_\_\_\_\_ Social Insurance Number (SIN): \_\_\_\_\_

Email: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

Employed Since: \_\_\_\_\_ Employer Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Employer Telephone: \_\_\_\_\_

Annual Gross Salary: \$ \_\_\_\_\_

Major Source of Income:  Employment  Other (please list): \_\_\_\_\_

Marital Status:  Single  Married  Common-law  Divorced  Separated  Widowed

Relationship to Borrower: \_\_\_\_\_ How long have you known the Borrower? \_\_\_\_\_

Are you Jewish?  Yes  No



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If "yes", when: \_\_\_\_\_

Have you or your spouse/partner ever guaranteed a loan from CJFLA?  Yes  No

If "yes", for whom: \_\_\_\_\_

Bank: \_\_\_\_\_ Location (Branch): \_\_\_\_\_ Account #: \_\_\_\_\_

I/We have read the Guarantor Information and Requirements page before completing this form and certify that the information provided in this application is true and correct this \_\_\_\_\_ (day) of \_\_\_\_\_ (month), 20\_\_\_\_ (year).

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
Signed at (City, Province)



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## LOAN AGREEMENT

Date: \_\_\_\_\_

Calgary Jewish Family Loan Association ("CJFLA") agrees to advance \_\_\_\_\_<sup>1</sup> (the "Borrower") of \_\_\_\_\_<sup>2</sup> the sum of \$\_\_\_\_\_ (the "Loan").

The term of the Loan is \_\_\_\_\_ months, expiring on \_\_\_\_\_, 20\_\_ (the "Term")

The Borrower agrees to the monthly repayment of the sum of \$\_\_\_\_\_ over the course of the Term.

There shall be no interest payable as long as the Loan is fully repaid at the end of the Term.

If the Loan is not repaid at the end of the Term, interest shall be charged to the unpaid portion at the rate of \_\_\_\_\_% per year, calculated monthly and compounded annually.

The Borrower agrees that all communication from CJFLA, including formal service of legal commencement documents, may be done by email at \_\_\_\_\_<sup>3</sup>, and the Borrower hereby agrees that proof of sending the email shall constitute proof of delivery to the Borrower.

AGREED TO ON THE AFOREMENTIONED DATE BY:

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Signature of witness

\_\_\_\_\_  
Name of Borrower

\_\_\_\_\_  
Name of witness

\_\_\_\_\_  
<sup>1</sup> Name of Borrower

<sup>2</sup> Borrower's address.

<sup>3</sup> Borrower's email address.



## GUARANTEE

DATE: \_\_\_\_\_

1. FOR VALUABLE CONSIDERATION, receipt of which is acknowledged, \_\_\_\_\_<sup>1</sup> (the "Guarantor"), irrevocably and unconditionally guarantees, as primary obligor and not merely as surety, without offset or deduction, the full and prompt performance and payment by \_\_\_\_\_<sup>2</sup> ("Debtor") to Calgary Jewish Family Loan Association ("CJFLA"), the payments as set out in the Loan Agreement dated \_\_\_\_\_ and attached hereto as Schedule "A" (the "Loan").
2. The Guarantor also irrevocably and unconditionally guarantees, as primary debtor and not merely as a surety, all legal fees on a solicitor and own client indemnity basis and disbursements and all other costs, charges and expenses that CJFLA incurs enforcing its rights against the Debtor.
3. The amount payable by the Guarantor pursuant to Section 1 of this Guarantee shall be paid to CJFLA immediately on demand, whether or not any demand has been made on Debtor or any other person or any other action has been taken to enforce the performance or payment of the Loan.
4. This Guarantee is a continuing one and covers and secures the present and future amounts due or that may become due pursuant to Section 1 and shall not terminate for any reason.
5. The Guarantor agrees that:
  - (a) without affecting the Guarantor's Loan and obligations, CJFLA may from time to time:
    - (i) grant time, extensions, renewals, indulgences, releases and discharges to Debtor or any other person liable for the Loan;
    - (ii) change the amount, time, manner of payment or calculation or any other terms of all or any part of the Loan; or
    - (iii) amend, waive or supplement any agreement or instrument relating to the Loan; or
    - (iv) apply or deal with such security or any property covered by the security or direct the order or manner of sale as CJFLA in its discretion may determine.
  - (b) The Guarantor's liability shall not be impaired, affected or diminished by:

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<sup>1</sup> Name of Guarantor

<sup>2</sup> Borrower's name





- (i) the death or loss or diminution of capacity of the Guarantor or any change in the name or business of Debtor or any change in the constitution, constating documents, membership or principals of Debtor or any winding up or dissolution of Debtor or amalgamation of Debtor with any other person;
  - (ii) any repayment from time to time of the whole or any part of the Loan of Debtor to CJFLA;
  - (iii) any renewal, extension, modification, waiver, amendment or rearrangement of any or all of the Loan or any instrument, document or agreement evidencing, securing or otherwise relating to any or all of the Loan; or
  - (iv) any act or omission of any kind by the Debtor, CJFLA or any other person or any other circumstance that might otherwise constitute a defence or discharge of the Guarantor or Debtor or any other person in respect of the Loan.
- (c) The Guarantor shall have no right to be subrogated to CJFLA or claim or prove in any bankruptcy or insolvency of the Debtor in competition with CJFLA until the Loan and any associated claims of CJFLA have been satisfied in full; and
- (d) The Guarantor will pay all reasonable costs, disbursements and expenses, including legal fees on a solicitor and own client indemnity basis, incurred by CJFLA in the enforcement of this Guarantee.
6. The Guarantor waives:
- (a) any requirement that CJFLA proceed, or exhaust its recourses, against the Debtor or any other party, pursue any other remedy or enforce any security prior to any demand under this Guarantee;
  - (b) any requirement that CJFLA obtain or assert a claim for judgment against the Debtor or any person for any Loan;
  - (c) any requirement that CJFLA exercise or assert any other right or remedy to which CJFLA is or may be entitled in connection with the Loan or any security or other guarantee;
  - (d) to the full extent allowed by law, any rights and benefits given by the provisions of any existing or future statutes which impose limitations on the rights and powers of CJFLA with respect to claims against the Guarantor, and/or the Debtor, and/or any security; and
7. This Guarantee shall enure to the benefit of CJFLA, its successors and assigns, and shall be binding upon the heirs, executors, personal representatives and successors of the Guarantor.
8. The Guarantor acknowledges that there are no agreements, promises, representations or stipulations, oral or written, express or implied, with respect to the subject matter of this Guarantee other than those expressly stated herein.



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9. In the event of a demand under this Guarantee, the Guarantor shall indemnify and save CJFLA harmless from and against any losses (including, without limitation, the failure to pay the Loan pursuant to Section 1 of this Guarantee) which may arise by virtue of any of the Loan or any agreement relating to the Loan being or becoming for any reason whatsoever in whole or in part invalid, ineffective or otherwise unenforceable by CJFLA in accordance with their terms.
10. This Guarantee shall be governed by and construed in accordance with the laws of the Province of Alberta and all actions and proceedings may be heard and determined by the courts of such province. Nothing contained in this Guarantee shall prevent CJFLA from proceeding at its election against Guarantor in the courts of any other jurisdiction.

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WITNESS SIGNATURE

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GUARANTOR SIGNATURE

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WITNESS NAME

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GUARANTOR NAME



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**SCHEDULE "A"**  
**LOAN AGREEMENT**



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## CERTIFICATE

I HEREBY CERTIFY THAT:

1 \_\_\_\_\_<sup>1</sup>, the Guarantor in the guarantee dated \_\_\_\_\_ made between the Guarantor and Calgary Jewish Family Loan Association, which this certificate is attached to or noted on, appeared in person before me and acknowledged that he/she had executed the guarantee.

2 I satisfied myself by examination of the Guarantor that he/she is aware of the contents of the guarantee and understands it.

CERTIFIED by \_\_\_\_\_<sup>2</sup>, Lawyer at the city of Calgary, in the province of Alberta this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Lawyer

## STATEMENT OF GUARANTOR

I am the person named in this certificate.

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
<sup>1</sup> Guarantor's name

<sup>2</sup> Lawyer's name



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## CERTIFICATE

I HEREBY CERTIFY THAT:

1 \_\_\_\_\_<sup>3</sup>, the Guarantor in the guarantee dated \_\_\_\_\_ made between the Guarantor and Calgary Jewish Family Loan Association, which this certificate is attached to or noted on, appeared in person before me and acknowledged that he/she had executed the guarantee.

2 I satisfied myself by examination of the Guarantor that he/she is aware of the contents of the guarantee and understands it.

CERTIFIED by \_\_\_\_\_<sup>4</sup>, Lawyer at the city of Calgary, in the province of Alberta this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Signature of Lawyer

## STATEMENT OF GUARANTOR

I am the person named in this certificate.

\_\_\_\_\_  
Signature of Guarantor

\_\_\_\_\_  
<sup>3</sup> Guarantor's name

<sup>4</sup> Lawyer's name