



Loan ID _____
Cheque: # _____

This is a Loan agreement between _____ and the YWCA Muskoka Dec. 6th Fund.

I, the undersigned, agree to and understand the following:

1. I will receive \$_____ in the form of a loan.
2. I understand that this is an interest-free loan.
3. I understand that I must begin repaying the loan within _____ months of receiving the money.
4. I understand that this is a revolving loan and that my repayments will be made available for another woman in need.
5. I understand that the loan is to be repaid according to the following monthly payment schedule: _____ payments of \$_____ Starting _____, _____ and will continue until loan is repaid in full.
6. I agree to provide a void cheque to set up a Pre-Authorized Debit Plan.
7. I agree to keep in contact with the YWCA Muskoka Dec. 6th Fund from the time of receiving the loan until full repayment has been made. I will provide updates of any new telephone number and /or address where I may be reached, and/or changes to my banking information.
YWCA Muskoka Dec. 6th Fund
440 Ecclestone Dr. Bracebridge, ON P1L 1Z6
Phone: 705-645-9827 FAX: 705-645-4804
Website: www.ywcamuskoka.com
8. I acknowledge that the PAD withdrawals will be automatically each month unless I notify YWCA Muskoka Dec. 6th Fund 10 business days in advance to request a temporary adjustment in the amount.
9. I understand that I will be contacted for follow up surveys at three and six months after receiving this loan.
10. I fully accept and understand the conditions of the loan.

Applicant signature

DATE: