

In the Name of God, the Most Compassionate, the Most Merciful

SEPAUS

Human beings are from the same chain,
If one link is left in pain,

God made us from the same grain,
We all in despair will remain.

Interest-Free Loan

Mission

To provide monetary support to people with special circumstances* in meeting their urgent financial needs. Such assistance is extended in the form of an **INTEREST-FREE LOAN**, repayable in installments. *Special circumstances include **NATURAL DISASTERS, TRAGEDIES**, difficulty with expenditures for **TUITION, MARRIAGE, IN BETWEEN JOBS, MEDICAL CARE, MORTGAGE or RENT**, and **FUNERAL EXPENSES** for a family member.

This Loan is for people who are able to make their payments on time. Please do not apply, if you are not capable of making timely payments.

Sepaus does not consent to the use of this loan for investment, therefore it is unlawful to use the loan for investment.

Terms and Conditions:

1. Applicants must complete the loan application form and provide all required documents.
2. Applicants are asked to provide a guarantor, who will provide the requested documents ensuring the payment of the loan in case the applicant defaults.
3. Guarantor must fill out and sign the enclosed Limited Guaranty document and also provide a check with a blank date for the total amount of the loan payable to Sepaus. SEPAUS foundation will cash and retain the remaining loan amount in the case of a loan default. When the loan is paid in full this check will be returned to the Guarantor.
4. Depending on the loan purpose, the amount of the loan offered may vary from \$1,000 up to a maximum of \$3,000. **Maximum loan amount is \$3,000.** Thereafter, future loan requests can be made for up to \$3,000. **Marriage loan is given only to those with a valid MARRIAGE CERTIFICATE up to three months after the marriage.**
5. The maximum term of the loan shall be one year. The loan will be repayable in 10 equal installments with the first payment being due two months after the commencement of the loan. **The date of the checks must be the first day of each month.**
6. Due to the limited funds available, SEPAUS only considers applications with **seriously urgent needs**. Loans are approved subject to the availability of funds and on a "FIRST COME, FIRST SERVED" basis.
7. Applications must be mailed to: SEPAUS, P. O. Box 7375, Capistrano Beach, CA, 92624, USA. All applications will be given prompt attention and an indicative approval will be mailed as soon as the submitted information is verified.
8. There is no interest, charges or any other fee on the loan.

SEPAUS • P. O. Box 7375 • Capistrano Beach • CA • 92624 • USA

Phone: (949) 584-8206 * www.sepaus.com

In the Name of God, the Most Compassionate, the Most Merciful

SEPAUS

P. O. Box 7375, Capistrano Beach, CA 92624, USA

Application for Interest-Free Loan

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Applicant Information

www.sepaus.com

First Name: _____ Last Name: _____ Date of Birth: _____

Address: _____ Own Rent

Telephone: _____ Fax: _____ E-Mail _____

Number of Years at Above Address _____ Monthly Mortgage or Rent: _____

Social Security No.: _____ Drivers License No: _____

Education and Experiences: _____

Type of Residency: Citizen Green Card Student Visa Asylum Tourist Visa

Marital Status: Single Married Divorced Widow

Spouses Name: _____ Occupation: _____ Number of Children: _____

Name of the person or organization that referred you to Sepaus foundation: _____

Applicant Employment and Income Information

Job Title: _____ Company Name: _____

Employer Address: _____ Employer Telephone: _____

Number of Years at this Job: _____ Total Monthly Income: \$ _____

Loan Information

Purpose of this Loan: _____ Loan Amount: \$ _____ Loan Term: _____
(maximum loan \$3,000) (must be under one year)

Guarantor Information and Note

Guarantor Name: _____ Guarantor Telephone No.: _____

Guarantor Address: _____ Guarantor Employment: _____

Guarantor Note: I, _____, promise to pay the entire balance of the loan, if for any reason the above applicant fails to pay. Signature: _____ Date: _____

Applicant Signature

I declare that I have examined this application and that it is true, correct and complete.

Signature: _____ Date: _____

SEPAUS reserves the right to accept or reject any application, withdraw the loan approval and vary the loan terms and conditions without explanation and/or prior notice.

Promissory Note
Must be signed by the Borrower

Amount: \$ _____

Date: _____

City: _____, County: _____, State: _____

For the value received, the undersigned, promises to pay to the order of SEPAUS, P. O. Box 7375, Capistrano Beach, CA 92624, USA, the sum of _____ dollars (US\$ _____), payable in monthly installments of US\$ _____ per month, with the first payment being due on the month _____, Day _____ of 20__ and a like payment on the same day of each month thereafter until fully paid.

There will be no interest on this note.

If DEFAULT is made in payment after demand and such default shall continue for a period of 10 days, then the holder hereof may at its option, declare the whole sum then remaining unpaid immediately due and payable. In case of any such default, the undersigned agrees to pay all costs of collection, including a reasonable attorney's fee, whether or not suit is instituted.

Notice of dishonor, demand, protest and any homestead or personal property exemption allowed by the constitutions or laws of any state are hereby waived by the undersigned. Failure by the holder hereof to exercise any option granted it hereunder shall not constitute a waiver of future rights. The term "undersigned" as used herein shall include all makers, co-makers, endorser, sureties and guarantors hereof.

Borrower's Name: _____

Borrower's Signature: _____

Borrower's Phone No.: _____

Borrower's Social Security No.: _____

Borrower's Driver License No.: _____

This form must be signed by the Borrower

Limited Guaranty
Must be signed by the Guarantor

Borrower's Name: _____ Loan Amount: \$ _____

Loan Date: _____

City: _____, County: _____, State: _____

The SEPAUS Interest-Free Loan is considering an application for an interest-free loan on which I, _____, will be a co-signer on the promissory note. If the loan is approved, it will be conditioned on my responsibility to repay any part of the debt not paid by the borrower in the event the borrower defaults. In order to back up this guaranty, I submit check no.: _____ in the amount of: _____ payable to SEPAUS, which SEPAUS foundation can cash and retain the remaining loan amount in the case of the loan default. When the loan is paid in full this check will be returned to the Guarantor.

I have read this Guaranty and I understand it. I recognize that it creates a binding obligation on me until the Loan Amount is fully paid.

Guarantor's Name: _____

Guarantor's Signature: _____

Guarantor Address: _____

Guarantor's Phone No.: _____

Guarantor's Social Security No.: _____

Guarantor's Driver License No.: _____

Please attach Guaranty check to this form

This form must be signed by the Guarantor