



Society of

St. Vincent de Paul

NORTH TEXAS

MINI LOAN PROGRAM

Promise Letter

The Society of St. Vincent de Paul will cosign with you on a new mini loan that will pay off your payday or car title loan or fund your qualifying emergency expense. As the Mini Loan Program (MLP) applicant, you are agreeing by your signature below to make all loan repayments on the monthly due date for a period of 12 months from the start date.

The bank will be debiting your account monthly and processing your payments.

During your loan application process, a St. Vincent de Paul advocate assisted you in completing a monthly budget. By applying for a mini loan, you are pledging to add no additional expenses to that budget until you have made all 12 payments.

You also hereby agree to financial coaching through your advocate. This agreement allows us to walk through the 12-month loan process with you (and your spouse, if applicable), as needed, in an effort to brighten your financial future and that of all your family members.

Disclosure:

In consideration of the services to be undertaken or rendered on my behalf by The Society of St. Vincent de Paul, its members, agents or affiliated organizations (hereby referred to as "SVdP"), I _____ the undersigned, hereby authorize SVdP to receive and to release any confidential information regarding me which may be necessary or useful to SVdP for the services rendered. I hereby release SVdP from all liability in any way related to the release of said confidential information.

Signed:

Loan applicant

Date: _____

SVdP advocate

Date: _____

Name of Alternate Contact *: _____

Phone: _____

*To be used only when we are unable to reach you directly.

I will instruct you and teach you in the way you should go;

I will counsel you with my eye upon you.

Psalm 32:8

