# *Information* *for Guarantors*

Just Dollars’ purpose is to assist low income people in generating income and employment through loans and advice to micro-entrepreneurs. All loans over $4,000 are secured by either a guarantor or a caveat over real estate.

When a loan application is considered, we take into account a broad range of indicative factors including: a personal assessment, credit and referee checks and the abilities of the borrower. As a guarantor you are showing your faith in the borrower and their business.

***Guarantee Form***

The Loan Guarantee Form is a legal document signed by the guarantor to guarantee the repayment of the loan. You will be given a copy of the Credit Disclosure and any documents that the borrower is required to sign in obtaining the loan. The terms of the loan may be subject to change, depending on the personal circumstances of the borrower. You will be fully advised of any alteration to conditions of the loan.

We recommend you make yourself fully aware of the details of the borrower’s business and financial situation. Once the guarantor forms are signed you are legally obligated to repay the loan if called upon. Just Dollars Trust will make every effort to seek payment from the borrower before requiring you to commence payments. Please consult a lawyer before signing these forms to ensure you fully understand the implications of being a guarantor.

Just Dollars has its clients’ interests at heart and will always listen when there are problems with repayment. We always try our best to reach mutually satisfactory repayment arrangements.

Please contact Carolynn Hull if you require any further information:

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**Just Dollars Trust**

**442 Tuam Street**

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