

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

من ذا الذي يتعضاه قضاةنا فيضا عنه له اضعاانا
كشيرة وانه يقبض ويصطو اليه ترجعون



ANJUMAN-E-NAJMI, DALLAS, INC.
Faiz-e-Burhani Qardan Hasana Scheme
Email: qhc.dallas@gmail.com
www.dallasjamaat.org/qardan

Dallas Qardan Hasana Application Form

Requirements

- Application form duly completed and signed
- Jamaat clearance
- Written consent of at least two mumineen to be guarantors
- In case of Business need, provide (i) business details and plan, (ii) last two years financial statements and (iii) last two years tax returns of existing business (if applicable).
- Collateral in the form of gold/jewelry.
- In case of education need, provide (i) Proof of Admission; (ii) Quarterly update to DQH Committee member

Guidelines

- The Qardan Hasana Committee may call upon Applicant and Guarantor(s) for follow up discussion
- Each application will be considered on its own merit and committee has sole discretion to approve or reject the application
- The Applicant may be required to provide further written evidence/supporting documents as part of the application
- Incomplete application will be returned and may delay processing

Please note that if your application is approved, it will be subject to at least the following conditions:

- The applicant providing post-dated checks for all the installment payments covering the entire Qardan Hasana
- Each guarantor providing post dated checks or ACH Authorization for the amount of Qardan Hasana guaranteed.
- The committee reserves the right to ask for proof of use of funds at any time after disbursement until full repayment, for which applicant shall preserve and promptly provide on request

Please forward your application to qhc.dallas@gmail.com

Applicant Information			
Applicant Name			
Date		ITS HOF ID	
Amount Requested			

For Office Use Only					
Date		Application ID		Amount Approved	
Check #		Check Date		Check Amount	
Remarks:					

Applicant Information					
Name					
Ejamaat ID			Head of Family Ejamaat ID		
Street				Apt. #	
City	State		Zip		
Phone (H)			Phone (M)		
Email					
# of years in USA	Own <input type="checkbox"/> Rent <input type="checkbox"/> Rent \$ _____		Education		
Immigration Status	U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Visa H1 <input type="checkbox"/> H4 <input type="checkbox"/> F1 <input type="checkbox"/> B1 <input type="checkbox"/> L1 <input type="checkbox"/> Other <input type="checkbox"/> If Other, Specify: _____		Drivers License No.		
Number of Dependents	Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Other <input type="checkbox"/> Specify: # of children and respective ages:				
Have you contributed to Qardan Hasana?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you taken Qardan Hasana?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Outstanding Dues/Qardans	Jamaat <input type="checkbox"/> Amount \$ _____ Dawat-e-Hadiyah (America) <input type="checkbox"/> Amount \$ _____ Qardan Hasana <input type="checkbox"/> Amount \$ _____ Others (Please explain) <input type="checkbox"/> Amount \$ _____ Details:				

Business/Employment Information					
Name					
Street				Suite	
City	State		Zip		
Work	Fax				
Email					
Length of Business/Employment			Nature of Business/Employment		

Financial Information					
Monthly Income (household)		Monthly Expense (household)		Total Net Assets (Fixed & Cash)	

Bank Information					
Name					
Street				Suite	
City	State		Zip		
Routing Number			Bank Account Number		

Total Qardan Hasana Requested		
\$	In Words	
Purpose		

Payment Schedule
I agree to repay the Qardan Hasana (if approved) in the following time schedule: Total Amount of \$ _____ starting from (date) _____ in monthly installments of \$ _____ for 24 months, ending on (date) _____. (If duration is less than 24 months, please change and initial)

Applicant's Personal Note of Consideration (if any)

Guarantor 01				Guarantor 02			
Name				Name			
Addr.				Addr.			
City	State		Zip	City	State		Zip
e-mail				e-mail			

I hereby certify that the information provided by me in this application for Qardan Hasana is true and accurate and request Qardan Hasana in the **amount** and for the **purpose** stated in this application. I agree to comply with all of the application and disbursement requirements determined to be necessary by Faiz-e-Burhani Qardan Hasana Scheme. I agree to pay the principal amount of Qardan Hasana as per the terms of repayment set forth above in the payment schedule.

I give consent to Anjuman-e-Najmi, Dallas, Inc. to share information in this application with members of the DQH Committee and Board of Directors as needed for processing and administration of said Qardan. In addition, I consent to share this information with representatives of Dawat-e-Hadiyah/ Idara Qardan Hasanah Burhaniyah as needed to properly administer Faiz-e-Burhani Qardan Hasana Scheme.

Applicant Signature			
Signature			Date
<i>Please have your application reviewed by a Dallas Qardan Hasana Committee Member and have them date and initial below before submitting application to Amil Saheb.</i>			
Committee Member Initial			Date

Amil Saheb Signature			Date
Amil Saheb's Note/Remarks			

Written Consent of Guarantor 01				
Name			Ejamaat ID	
Street			Apt No.	
City			State	Zip
Phone (H)			Phone (M)	
Immigration Status			Email	
Business / Profession			Driver License No.	
Monthly Income	\$		Outstanding Guarantee Amount(s)	\$
Monthly Expense	\$			
No. of years in USA			Qardan Hasana due, if any	\$

GUARANTY - To and for the benefit of Anjuman-e-Najmi, Dallas, Inc.			
<p>In consideration of Qardan Hasana of USD _____ given by Anjuman-e-Najmi, Dallas, Inc. to _____ (the "Borrower"), I hereby guarantee to Anjuman-e-Najmi, Dallas, Inc. as primary obligor, and merely as surety, the due, punctual and complete payment and performance, whether at stated maturity, by acceleration or otherwise, of USD _____, being a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower.</p> <p>I agree and hereby unconditionally authorize Anjuman-e-Najmi, Dallas, Inc. to withdraw via Automatic Clearing House (ACH) from my Bank Account for collection and/or payment of the installation check(s) given by me upon the Borrower's default in repayment of the Qardan Hasana either by non-payment of any one installment or by dishonor of any one installment check given by the Borrower.</p> <p>I represent and warrant that I have duly executed and delivered this Guaranty. This Guaranty constitutes a legal, valid and binding agreement, enforceable against me in accordance with its respective terms.</p>			
Print Name in Block			
Guarantor 01 Signature			Date

Attach **VOIDED** check herewith for ACH Authorization.

Written Consent of Guarantor 02				
Name			Ejamaat ID	
Street			Apt No.	
City			State	Zip
Phone (H)			Phone (M)	
Immigration Status			Email	
Business / Profession			Driver License No.	
Monthly Income	\$		Outstanding Guarantee Amount(s)	\$
Monthly Expense	\$			
No. of years in USA			Qardan Hasana due, if any	\$

GUARANTY - To and for the benefit of Anjuman-e-Najmi, Dallas, Inc.			
<p>In consideration of Qardan Hasana of USD _____ given by Anjuman-e-Najmi, Dallas, Inc. to _____ (the "Borrower"), I hereby guarantee to Anjuman-e-Najmi, Dallas, Inc. as primary obligor, and merely as surety, the due, punctual and complete payment and performance, whether at stated maturity, by acceleration or otherwise, of USD _____, being a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower.</p> <p>I agree and hereby unconditionally authorize Anjuman-e-Najmi, Dallas, Inc. to withdraw via Automatic Clearing House (ACH) from my Bank Account for collection and/or payment of the installation check(s) given by me upon the Borrower's default in repayment of the Qardan Hasana either by non-payment of any one installment or by dishonor of any one installment check given by the Borrower.</p> <p>I represent and warrant that I have duly executed and delivered this Guaranty. This Guaranty constitutes a legal, valid and binding agreement, enforceable against me in accordance with its respective terms.</p>			
Print Name in Block			
Guarantor 02 Signature			Date

Attach **VOIDED** check herewith for ACH Authorization.

SCHEDULE A (1) Receipt of Securities Offered

ID # _____ Qardan # _____

I, the undersigned, declare that I have deposited the Gold/Jewelry as per the following details and of estimated value with Faiz-e-Burhani Qardan Hasana Scheme, Dallas on this ____ day of _____, 20____.

No.	Description	Approx. Value (US Dollars)
1.		
2.		
3.		
4.		
5.		
6.		
	Total Value	

Attach photographs to supplement the list

Borrower Name			
Borrower Signature		Date	
Received by:			
For Anjuman-E-Najmi, Dallas, Inc. – Faiz-e-Burhani Qardan Hasana Scheme			
Committee Member 1		Committee Member 2	
Witness		Witness	

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Receipt of Securities from Anjuman-E-Najmi, Dallas, Inc. – Faiz-e-Burhani Qardan Hasana Scheme			
Borrower Signature		Date	
Committee Member 1		Witness	

**AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH DEBITS) by
GUARANTOR 01**

Control Record Number:		Customer Number	
------------------------	--	-----------------	--

_____ hereinafter referred as the "Guarantor" hereby authorizes **Faiz-e-Burhani Qardan Hasana Scheme** to initiate debit entries to the checking or savings account indicated below and authorizes the named depository financial institution to honor such debit entries against the account. These debit entries are to be used as guarantee for a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower. Guarantor understands there will be a \$ 5.00 fee automatically charged to Guarantor's account for any insufficient funds (NSF) transactions. Guarantor releases **Faiz-e-Burhani Qardan Hasana Scheme** from any liability or indemnification arising out of such transaction(s).

BANK ACCOUNT INFORMATION

Account Holder Name				
Bank Name				
Bank Street Address		City	State	Zip Code
Routing Number			<input type="checkbox"/> Checking A/C <input type="checkbox"/> Savings A/C	
Account Number				

ATTACH VOIDED CHECK. (Do not send deposit slip)

The frequency of payment will be monthly and debit entry will be initiated on each ____ day of the month in the amount of \$ _____. This authority is to remain in full force from _____, 20____ and will not be revoked until Faiz-e-Burhani Qardan Hasana Scheme receives full and final payment of the Qardan Hasana from the Borrower that it is terminated whichever is earlier.

Guarantor Name: _____

Authorized Signature on Account

Authorized Signature on Account

**AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH DEBITS) by
GUARANTOR 02**

Control Record Number:		Customer Number	
------------------------	--	-----------------	--

_____ hereinafter referred as the "Guarantor" hereby authorizes **Faiz-e-Burhani Qardan Hasana Scheme** to initiate debit entries to the checking or savings account indicated below and authorizes the named depository financial institution to honor such debit entries against the account. These debit entries are to be used as guarantee for a part of/the entire Principal Amount of the Qardan Hasana granted to the Borrower. Guarantor understands there will be a \$ 5.00 fee automatically charged to Guarantor's account for any insufficient funds (NSF) transactions. Guarantor releases **Faiz-e-Burhani Qardan Hasana Scheme** from any liability or indemnification arising out of such transaction(s).

BANK ACCOUNT INFORMATION

Account Holder Name				
Bank Name				
Bank Street Address		City	State	Zip Code
Routing Number			<input type="checkbox"/> Checking A/C <input type="checkbox"/> Savings A/C	
Account Number				

ATTACH VOIDED CHECK. (Do not send deposit slip)

The frequency of payment will be monthly and debit entry will be initiated on each ____ day of the month in the amount of \$ _____. This authority is to remain in full force from _____, 20__ and will not be revoked until Faiz-e-Burhani Qardan Hasana Scheme receives full and final payment of the Qardan Hasana from the Borrower that it is terminated whichever is earlier.

Guarantor Name: _____

Authorized Signature on Account

Authorized Signature on Account

Promissory Note

In installments and at the times stated, for value received

_____ (printed name), promise(s)

to pay to Anjuman-e-Najmi, Dallas, Inc., or its assigns , the amount of

_____ US Dollars (“principal”),

NON-INTEREST BEARING, until said principal amount is paid, in monthly installments of US

\$_____ or more on the same day of each and every month, beginning on the _____ day of _____ 20____, and continuing until the _____ day of _____ 20____, at which time

the remaining unpaid principal balance shall be all due and payable. Payment of the principal amount shall be made by electronic funds transfer or by check delivered to 1320 S. Nursery Road, Irving Texas 75060 or any other address furnished by Anjuman-e-Najmi, Dallas, Inc. for that purpose.

AT ANY TIME, THE PRIVILEGE IS RESERVED TO PAY MORE THAN THE AMOUNT DUE. Each payment shall be credited on the principal amount. Should default be made in the payment of any of said installments when due, the whole amount of principal shall become immediately due and payable at the option of the holder of this note. Should suit be commenced to collect this note or any portion thereof, such amount as the Court may deem reasonable shall be added hereto as attorney’s fees. All payments of principal shall be in lawful money of the United States of America.

The undersigned and all endorsers or guarantors hereof hereby waive (to the fullest extent allowed by law) all requirements of presentment, demand, notice of nonpayment or dishonor, protest, notice of protest, suit, diligence in collection, and all other conditions precedent in connection with the collection and enforcement of this Promissory Note and agree that payments hereunder and thereunder shall, and such collection and enforcement may, be made without such requirements.

All payments made pursuant to the terms of this Note shall be made free and clear of and without any defense, deduction, withholding, set-off or counterclaim.

This Note shall be governed by, and construed and enforced in accordance with the laws of the State of Texas, as applied to the contracts entered into by its residents within that State and which are to be performed entirely within such State.

This note will ensure to the benefit of and be binding upon the respective heirs, executors, administrators, successors, and assigns of the borrower and the lender. The borrower waives presentment for payment, notice of non-payment, protest, and notice of protest.

Signed Under Penalty of Perjury, this _____ day of _____, 20____,

Printed Name of Borrower

Signature

Supporting Documents Guidelines

The following chart will help guide you with the type of documents that will be required to process your application. As much detail as possible should be provided.

Type of Qardhan Hasana	For Application Processing	For Release of Funds
House	W-2 (for salaried) Past 2 year tax returns (for business owners) Current Bank Statement Other Saving and Investments papers	Approved Contract Offer
Student	Current Fees Previous years income documents	Fee statement
Automobile	Car Specifics Blue Book Value of the car Buyers Agreement showing there is no lien Insurance Invoice and Check Copy	
Business	Detailed Business Plan Business Plan Review by someone familiar with industry Previous Track Record Other Income Details Ability to show 6-8 months of funds while business is being established	
Ziyarat	Ticket cost Itinerary Other Travel Cost Income verification	

- Faiz-e-Burhani Qardan Hasana may call upon Applicant and Guarantors.
- Faiz-e-Burhani Qardan Hasana may ask for further documentation above and beyond documents shown above
- This list should be used as a guide only. Each application will be considered on its own merit and further supporting documents may be required.