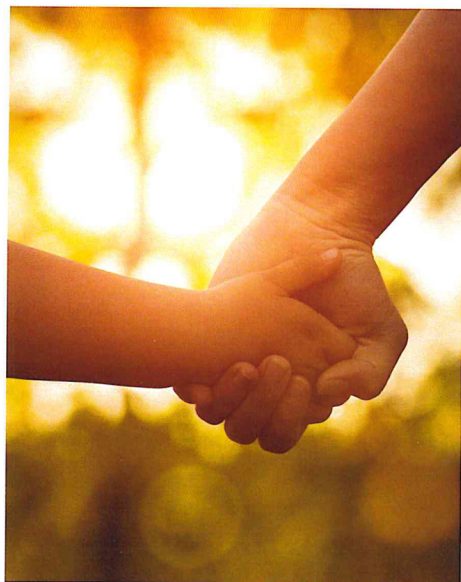


IN-VITRO FERTILIZATION/FERTILITY/ADOPTION L O A N F U N D



PAYING FOR FERTILITY TREATMENTS OR ADOPTION

Starting a family may require genetic testing, fertility treatments or adoption. All of these are expensive, and may not be within reach.

Since 1895, on a case-by-case basis, Hebrew Free Loan has assisted generations of Jewish families in many ways, including loans to help pay for fertility treatments and adoption.

With the generous support of Nancy and Richard Barr, and Merle and Ron Schwartz and other donors, this Hebrew Free Loan fund for IVF, fertility and adoption is designed to help our borrowers access the finances they need to pay for their pathways to parenthood.

Fertility treatments and adoption are very expensive, and often challenging processes. HFL is here to help.

IVF/FERTILITY/ADOPTION LOANS:

- Offer a maximum single loan amount of \$20,000.
- Are interest-free loans that require two co-signers.
- May cover these types of expenses:
 - In-vitro fertilization process
 - Genetic testing
 - Fertility treatments
 - Adoption costs



AN OPTION TO HELP PAY FOR FERTILITY TREATMENTS OR ADOPTION

ABOUT HEBREW FREE LOAN:

Interest-free loans are available to Michigan residents who are Jewish, who can demonstrate an ability to repay, and who have access to co-signers.

A person who is interested in a loan for themselves or a loved one calls Hebrew Free Loan at 248.723.8184, or logs on to www.hfldetroit.org to start the process. A loan application and financial questionnaire are completed before the loan request is reviewed by two selected members from the Hebrew Free Loan Board of Directors during an interview. Each potential borrower's information is treated with the utmost respect and confidentiality.

Hebrew Free Loan works in close partnership with other Jewish community agencies, and often refers potential borrowers to local resources that can be helpful for their individual needs.

For more information about our agency, or to see if you qualify for one of our many loan programs, please visit www.hfldetroit.org.

