

Rabbi Moshe Steinberg, זצ״ל Founding Av Beth Din

Rabbi Gedalia Dov Schwartz *Av Beth Din*

Rabbi Mordechai Willig Assistant Av Beth Din Rabbi Jonathan Reiss Chaver Beth Din

Director

Rabbi Shlomo Weissmann

הרב יונה ריס חבר בית דין

הרב שלמה ווייסמאן מנהל הרב משה שטיינברג, זצ״ל אב בית דין הראשון

אב בית דין הרב מרדכי וויליג

הרב גדלי׳ דוב שווארץ

הרב מרדכי וויליג סגן אב בית דין

Instructions for Pruzbul Forms

Laws of Pruzbul (see Choshen Mishpat, Siman 67):

1. At the end of the seventh year of the *Sh'mitah* cycle, all loans are nullified, including credit agreements and wage agreements that have been converted to loan agreements. (As the guidelines regarding rental agreements that have been converted to loan agreements are complex, it is best to make a Pruzbul in such cases.)

2. One who wishes to collects his loans after the *Sh'mitah* year must make a Pruzbul before the time that the loans are nullified (i.e. the end of the *Sh'mitah* year). Typically, this is done during the month of *Elul*.

3. Attached are two alternative Pruzbul forms in both Hebrew and English.

Form A:

The lender asks three men to sit as judges on a *beit din*. (The individuals must be Torah observant men who are not related to one another, to the lender or to the borrower.) The lender declares before them: "I submit to you judges in this place all of the loans that I have outstanding, and I therefore may collect these loans at any time that I desire." The lender then fills in the Pruzbul form attached as evidence that he made a Pruzbul.

Form B:

The lender asks two men to serve as witnesses. (The individuals must be Torah observant men who are not related to one another, to the lender or to the borrower.) The lender declares before them: "You are my witnesses that I am submitting all of the loans that I have outstanding to the Beth Din of America in New York, comprised of Rabbi Gedalia Dov Schwartz, Rabbi Mordechai Willig and Rabbi Yona Reiss, and I therefore may collect these loans at any time that I desire." The lender then fills in the Pruzbul form attached as evidence that he made a Pruzbul, and sends the form to the Beth Din of America.

4. One may make one Pruzbul for all of the loans past due that he has extended. Therefore, the name of the borrower is omitted from the Pruzbul forms.

5. The borrower must have (even through "*sekhirul*") a lien on some amount of land on which the Pruzbul can attach a lien, even a small amount of land. If one suspects that the borrower has no land, the lender may "sell" land to the borrower from his own land. This is accomplished by one of the judges (or witnesses) handing a handkerchief to the lender by which all of the borrowers acquire a small amount of land from the lender.

6. The date that the Pruzbul is written must be recorded. The Pruzbul is effective for all loans made before that date. If one makes a loan after the date of the Pruzbul, a new Pruzbul must be written for that loan. If the lender suspects that he will not find suitable judges for a new Pruzbul, he should lend the money and stipulate that he cannot collect the money until the Third of *Tishrei* which is after the completion of the seventh year.

7. Both men and women are obligated to perform a Pruzbul. A married woman only needs to perform a Pruzbul if she has made loans with her separate assets.

8. If one writes a Pruzbul and it gets lost, he does not have to write a new Pruzbul to replace the lost one.



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שטר פרוזבול (בפני דיינים)

	ואמר לנו:	בפנינו תלתא בי דינא כחדא הוינא בא לפנינו
,۱		מוסרני אני לכם

הדיינים שבמקום _____ שכל חוב שיש לי בין בשטר ובין בעל פה שאגבנו כל זמן שארצה.

ואנחנו בית דין שמענו דבריו ויפינו כחו דלא תשמט לי' ויגבה כל חובותיו על ידי פרוזבול זה כתקנת הלל וחז"ל.

פה ב	על החתום היום	יבאנו

דיין	נאום:
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באום: ______

נאום: ______ דיין

שטר פרוזבול (בפני עדים)

פה ב	היום	החתום	על	ובאנו

נאום: _____ עד

נאום: _____ עד

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סגן אב בית דין

PRUZBUL FORM BEFORE A BET DIN (ENGLISH)

In the presence of the undersigned three judges (dayanim), duly constituting a Bet Din, there appeared before us who declared before us as follows:

"I hereby turn over to you judges [insert names]	, and		
, in this place [insert place name]	all of the debts owed to me, whether or		
not the debts are evidenced in writing, so that I may therefore collect these debts at any time that I desire."			

We the undersigned Bet Din heard the declaration of the above-described person and have empowered such person to avoid having his (or her) debts canceled by shmitta and he (or she) may therefore collect all of his (or her) debts by virtue of this Pruzbul in accordance with the special enactment of Hillel and Chazal.

IN WITNESS WHEREOF, we hereby affix our signatures this _____ day of _____, 5775, here in

Signed: , davan

Signed: _____, davan

Signed: _____, dayan

PRUZBUL FORM BEFORE WITNESSES FOR SUBMISSION TO BETH DIN OF AMERICA (English)

In the presence of the undersigned two witnesses there appeared before us ______ who declared before us as follows:

"Be my witnesses that I am submitting all of the debts owed to me to the Beth Din of America in New York, comprised of the following judges (dayanim): Rabbi Gedalia Dov Schwartz, Rabbi Mordechai Willig and Rabbi Yona Reiss, so that I may therefore collect these debts at any time that I desire."

IN WITNESS WHEREOF, we hereby affix our signatures this _____ day of _____, 5775, here in

Signed: _____

Signed:

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