



**Safer Monroe Area Reentry Team**

Promise to Repay SMART Revolving Fund Loan

Safer Monroe Area Reentry Team (SMART) (the Lender) agrees to lend to

\_\_\_\_\_ (the Borrower)

the sum of \$ \_\_\_\_\_ - ( \_\_\_\_\_ ) dollars

at the recommendation of \_\_\_\_\_ (the Counselor/Case Manager) for the purposes of helping the Borrower transition and reenter community.

The Borrower promises to repay the principal of this loan in a reasonable time, making repayments in a regular manner. A schedule of payments may be arranged, agreed to and attached to this Note. The Borrower understands and agrees that this is an interest-free loan for the first six months, and thereafter will pay at the rate of 12% calculated at 1% per month on the unpaid principal balance. (This is not compounded.)

The Counselor/Case Manager promises to include this loan and its repayment as part of the Borrower’s rehabilitation and/or reentry plan.

All three (3) parties understand that this loan creates an obligation of the Borrower to the Lender which is enforceable and is public, so there is no promise of privacy or confidentiality.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_\_

**BORROWER**

\_\_\_\_\_  
(print then sign)

**COUNSELOR/CASE MANAGER**

\_\_\_\_\_  
(print then sign)

**SMART Officer**

\_\_\_\_\_  
(print then sign)

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A Collaboration of Monroe County Organizations Dedicated to Effective Reentry to Society

Altamont House ♦ Bethany House ♦ Catholic Family Center ♦ Cephaz ♦ Episcopal Diocese of Rochester, Prison Ministry ♦ Huther-Doyle ♦  
Judicial Process Commission ♦ McCree McCuller Wellness Center ♦ MindEvolution ♦ Monroe County Legal Assistance Corp. ♦  
New Beginnings for Women ♦ Recovery Houses of Rochester ♦ Rochester Interfaith Jail Ministry ♦ Salvation Army ♦  
Spiritus Christi Prison Outreach ♦ Step-by-Step ♦ Urban League of Rochester ♦ Volunteers of America ♦