Instructions for Pruzbul Forms

At the end of the seventh year of the Sh'mitah cycle (in the current cycle, prior to Rosh Hashana 5783, which will occur at sundown on September 25, 2022), all loans are automatically nullified. One who wishes to collect loans after the Sh'mitah year must make a Pruzbul before the time that the loans are nullified. Typically, this is done during the month of Elul.

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

*Form A:*
The lender asks three individuals 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 of the Pruzbul, the form is signed, and the lender retains the form.

*Form B:*
The lender asks two individuals 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 Mordechai Willig, Rabbi Yona Reiss and Rabbi Shlomo Weissmann, and I therefore may collect these loans at any time that I desire.” The lender then fills in the Pruzbul form attached as evidence of the Pruzbul. The form should then be sent to the Beth Din of America to be held in its records, either by mailing it to Beth Din of America, 305 Seventh Avenue, 12th Floor, New York, New York 10001 or e-mailing it to info@bethdin.org.

2. In addition to promissory notes, credit agreements and wage agreements that have been converted to loan agreements are subject to cancellation at the end of the Sh'mitah cycle. The guidelines regarding rental agreements that have been converted to loan agreements are complex, so it is best to make a Pruzbul in such cases.

3. One may make one Pruzbul for all past due loans. Therefore, the name of the borrower is omitted from the Pruzbul forms.

4. The borrower must have ownership of some amount of land on which the Pruzbul can attach a lien, even a small amount of land. If a lender who owns land suspects that the borrower has no land, the lender may “sell” land to the borrower. 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.

5. 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. A lender who suspects that he will not find suitable judges for a new Pruzbul should lend the money and stipulate that he cannot collect the money until the Third of Tishri, which is after the completion of the seventh year.

6. 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.

7. If one writes a Pruzbul and it gets lost, it is not necessary to write a new Pruzbul to replace the lost one.
שטר פרובול (בפנינו)

ב снижен תלאות بي יד צה צח הצא בappa לפנינו ___________________________________________________________________ אמר לן:

מוסרי ani לֹּכָה ____________________________

הדיינים שבמצוקם ____________________________ של חור שיש לי בינ בשור ובויצאל מאבר/csv והטסת.

ואנחנו בית עד שכותע דבו רפיו חדו אל חספתי ילו', יוביא כל חותנית על ידי פרובול הזcheon והכנת הלולו ל'.

 Nabam על החותות יהו ___________________________________________________________________

כאמ: ____________ דיין

כאמ: ____________ דיין

כאמ: ____________ דיין

שטר פרובול (בפנינו)

ב снижен עימים החתונות מתה בא ___________________________________________________________________ אמר לן: הוא עלי עדימ שเหม נמי מוסר כל חור שיש לי לדיי בי די יאמה

אשר בער נא יארק הלא ה': ייבר מאריך ווליד, ייבר יי, ייבר יי, ייבר שמלת וייסמא שאבו ובו מראת.

Nabam על החותות יהו ___________________________________________________________________

כאמ: ____________ עד

כאמ: ____________ עד

כאמ: ____________ עד
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 __________, 5782, here in ______________________________.

Signed: ___________________________, dayan
Signed: ___________________________, dayan
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 Mordechai Willig, Rabbi Yona Reiss and Rabbi Shlomo Weissmann, 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 __________, 5782, here in ______________________________.

Signed: ________________________
Signed: ________________________