

**HETTER ISKA / BUSINESS AGREEMENT**  
**(To be Processed in Conjunction with Mortgage or Loan Form)**

Date: \_\_\_\_\_

We, the undersigned have agreed that the monetary agreement between us is a business investment in accordance with the terms outlined by Rabbi Mendel, of blessed memory, as detailed in Nachalas Shivo Chapter Forty.

\_\_\_\_\_ (the Investor) has invested the sum of \$\_\_\_\_\_ with \_\_\_\_\_ (the Recipient) to be paid back, plus profit, as was mutually agreed upon by us.

We have agreed to a condition that if \_\_\_\_\_ (the Recipient) will give \_\_\_\_\_ % of the money deposited in his charge per year to \_\_\_\_\_ (the Investor), the Investor shall have no further claim to the rest of the profit. The Recipient has been given a wage for his labor.

We have further agreed to use the terms loan, bond, interest or mortgage on this investment in order to expedite the collection of the funds invested and of the profit due to the Investor, through the courts, should the Recipient prove delinquent in paying the same according to this agreement.

The Hetter Iska shall be binding, continuing in nature, and in force between the parties unless revoked in writing and mailed, Restricted Delivery Certified Mail, to all parties to this document.

\_\_\_\_\_  
Signature of Investor

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature of Recipient

\_\_\_\_\_  
Witness