

Instructions for Pruzbul Forms

At the end of the seventh year of the *Sb'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 *Sb'mitah* year must make a Pruzbul before the time that the loans are nullified. Typically, this is done during the month of *Elul*.

- 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.**

- 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 *Sb'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.
- One may make one Pruzbul for all past due loans. Therefore, the name of the borrower is omitted from the Pruzbul forms.
- 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.
- 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 *Tisbri*, which is after the completion of the seventh year.
- 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.
- If one writes a Pruzbul and it gets lost, it is not necessary to write a new Pruzbul to replace the lost one.



BETH DIN of AMERICA
בית דין דאמריקא

Rabbi Moshe Steinberg, זצ"ל
Founding Av Beth Din

Rabbi Mordechai Willig
Av Beth Din

Rabbi Shlomo Weissmann
Director

Rabbi Gedalia Dov Schwartz, זצ"ל
Av Beth Din, 1991–2020

Rabbi Yona Reiss
Sgan Av Beth Din

Rabbi Michael Zylberman
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הרב גדלי' דוב שווארץ, זצ"ל
אב בית דין, תשנ"א-תשפ"א

הרב יונה ריס
סגן אב בית דין

הרב מיכאל זילברמן
סגן מנהל

הרב משה שטיינברג, זצ"ל
אב בית דין הראשון

הרב מרדכי וויליג
אב בית דין

הרב שלמה ווייסמאן
מנהל

שטר פרוזבול (בפני דינים)

בפנינו תלתא בי דינא כחדא הוינא בא לפנינו _____ ואמר לנו:
מוסרני אני לכם _____, ו _____
הדיינים שבמקום _____ שכל חוב שיש לי בין בשטר ובין בעל פה שאגבנו כל זמן שארצה.

ואנחנו בית דין שמענו דבריו ופינו כחו דלא תשמט לי' ויגבה כל חובותיו על ידי פרוזבול זה כתקנת הלל וחז"ל.
ובאנו על החתום היום _____ תשפ"ב פה ב _____.

נאום: _____ דיין

נאום: _____ דיין

נאום: _____ דיין

שטר פרוזבול (בפני עדים)

בפנינו עדים החתומים מטה בא _____ ואמר לנו: היו עלי עדים שהנני מוסר כל חוב שיש לי לדייני בית דין
דאמריקא אשר בעיר נוא יארק הלא הם: הרב מרדכי וויליג, הרב יונה ריס, והרב שלמה ווייסמאן שאגבנו כל זמן שארצה.
ובאנו על החתום היום _____ תשפ"ב פה ב _____.

נאום: _____ עד

נאום: _____ עד



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מנהל

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 _____, 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: _____