

Instructions for making pruzbul

1. The declaration must be in front of a Bais Din. According to Ashkenazic custom, the Bais Din can be any three Bnei Torah. Sefardim should consult a halachic authority who to use for a Bais Din. The dayanim can be related one to another, as well as, to the borrower or the lender.
2. The pruzbul can be done at night, or before Erev Rosh Hashana, but bear in mind that it won't cover any loans issued after the pruzbul is made.
3. Customarily it is done Erev Rosh Hashana morning.
4. The dayanim should be sitting and the one declaring should be standing while declaring the pruzbul.
5. The shtar should be dated, and it cannot be postdated.
6. The shtar should be signed by the three dayanim.
7. It is recommended that everyone makes a pruzbul even if one isn't aware of having any outstanding loans. Even woman and bachurim should make a pruzbul. It can be made, though, by a shliach [–agent] on one's behalf.
8. When making a pruzbul one must understand the concept of the pruzbul.
9. The one making the pruzbul, declares the sentence listed in quotation marks and then the dayanim sign the document.
10. One should make sure to use the correct document. For one that lent to a bachur that may not own or rent land he should use the one that the lender gives land to his borrowers. For the one making pruzbul as a shliach, choose the pruzbul for shliach.
11. When giving land to the borrower, one of the dayanim should give a pen or yarmulke to lender, through which he is making the kinyan on behalf of the borrower/s.