

Deuteronomy 24:10-13

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Moses elevates a law that promotes loving and caring for neighbors. He forbids a lender to enter his borrower's house to take his pledge. He must remain outside as the borrower chooses the item he wants to pledge. If the borrower is poor and offers his cloak as collateral, the lender needs to return it to him every evening until the loan is repaid.

The next topic Moses discussed involved a situation when someone would *make a neighbor a loan of any sort* (v. 10). The subject of giving a loan to a fellow Israelite in need has been covered earlier in the book (Deuteronomy 23:19-20; 24:6). Israelites were not to take advantage of the poor, but to treat them with dignity, as they would desire to be treated were they in a similar position.

Moses told the creditor that he was not allowed to enter his house to take his pledge. This means that the pledging of collateral was to be mutual, and the lender was not to take advantage. The borrower was to be allowed to select what he was willing to provide as collateral for the loan.

Instead of entering the house, the lender was to *remain outside, and the man to whom you make the loan shall bring the pledge out to you* (v. 11). With the lender not present in the house, the borrower would have the freedom to select the item he desired to give as pledge and would not be oppressed for taking the loan.

But sometimes the borrower might be a *poor man* (v. 12). In such a case, the lender was *not to sleep with his pledge*. This infers that the *poor man* has only the clothes on his back, so has offered his cloak as collateral. That means that at night he would be cold, with nothing to cover him. So the lender was to return the cloak each evening, so the poor person could sleep in comfort.

Therefore *when the sun goes down you shall surely return the pledge to him* (v. 13). The lender was to do this so *that he* (the borrower) *may sleep in his cloak and bless you* (the lender). The word *cloak* (Heb. "salmaḥ") can refer to clothing in general (Deuteronomy 29:4; Joshua 9:5, 13). Here, it probably

refers to an outer garment which people wrapped around themselves to keep warm while they slept.

Thus, to take someone's *cloak* in pledge and keep it for the duration of the loan was to cause him to be cold, resulting in discomfort, loss of sleep, and a general reduction in the quality of life. Such behavior against a fellow Israelite was forbidden under the terms of the Mosaic Covenant (Exodus 22:25).

To sum up, the lender was required to hold the item during the day and return it at nightfall until the loan was repaid. Such a righteous action would yield two positive results. First, it would cause the borrower to *bless* the lender. That means, the borrower would be thankful to the lender and would ask God to bless him. Second, *it will be righteousness for the lender before the Lord God*. Such righteousness was in harmony with the covenant made with the Suzerain God and would be considered an act of brotherly love and an act of respect from the lender to the borrower.

In this section Moses provided guidelines as to how this exchange was to be handled. This law sought to protect both the humanitarian rights and the personal dignity of the borrower while protecting the lender from losing his money. This mutually beneficial relationship is an illustration of loving a neighbor.

Biblical Text:

¹⁰When you make your neighbor a loan of any sort, you shall not enter his house to take his pledge. ¹¹You shall remain outside, and the man to whom you make the loan shall bring the pledge out to you. ¹²If he is a poor man, you shall not sleep with his pledge. ¹³When the sun goes down you shall surely return the pledge to him, that he may sleep in his cloak and bless you; and it will be righteousness for you before the Lord your God.