# Loan Agreement

Borrower's	Information

Name Address Birth Date Type of Warranty

Phone Number

References

**Lender's Information** 

Name

**Bank Account** 

Address

**Phone Number** 

**Loan Information** 

Start Date - First Payment

End Date - Last Payment

Interest Rate

Loan Amount

Late Fee

Payment Method

# **Terms and Conditions**

#### I. Parties and the Subject Of the Agreement

This Loan Agreement (referred as "Agreement" hereinafter) has been signed by and between the

"Lender"	resides in		
		and the "Borrower"	
	resides in		on
	and enters into force on this date.		

By concluding this Agreement, the Lender agrees and undertakes to loan \_\_\_\_\_\_\_\_ to the Borrower and the Borrower agrees and undertakes to pay this amount back with the terms and conditions indicated below.

#### II. Payment Plan

 Within the scope of this Agreement, the Borrower shall pay the total amount in equal installments over a total of

 \_\_\_\_\_\_. The monthly payment is made on the \_\_\_\_\_\_ day of each month. The first

 payment will be on \_\_\_\_\_\_\_ and continue monthly until the last payment which is on

#### III. Consequences of Failure to Pay

If the Borrower fails to pay in due date, twice in a row during the Agreement period, balance due becomes due and demandable without the need for an another notice. If the Borrower repudiates to make payment, the Lender shall collect the balance due through the warranty specified in the Section IV below.

For late payments, a daily default interest of \_\_\_\_\_\_ shall be applied.

#### **IV. Warranty**

With the signing of this Agreement, the Borrower has to give a warranty by using at least one of the following methods in order to secure the debt;

Guarantor	
Bank Letter of Guaranty	
Mortgage	
Other (Please specify:	)

The Lender accepts and undertakes that after the payment of all installments and the expiration of this Agreement, this warranty will become null and void.

#### V. Amendment

This Agreement shall be amended only by a written instrument which specifically refers to this Agreement and is executed by the Lender and Borrower. This Agreement shall not be deemed to be amended orally or by virtue of any continuing custom or practice.

#### VI. Governing Law and Dispute Resolution

The execution, effectiveness, construction, performance, amendment and termination of this Agreement and the resolution of disputes hereunder shall be governed by the formally published and publicly available laws of

#### VII. Assignment

Neither this Agreement nor any of the rights, interests or obligations hereunder shall be assigned by any of the parties hereto without the prior written consent of the other party. Subject to the preceding sentence, this Agreement will be binding upon, inure to the benefit of and be enforceable by the parties and their respective successors and assigns.

#### **VIII. Notifications**

Any notice, offer, approval, request, or other communication (collectively, a "notice") required or permitted under this Agreement must be in writing and delivered to the addresses mentioned in this Agreement above.

# Date of Execution of Both Parties

Borrower's Signature

Lender's Signature



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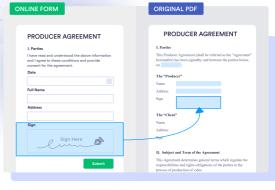
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