

**PERSONAL LOAN AGREEMENT**

Lender Name: \_\_\_\_\_ Borrower Name: \_\_\_\_\_

**Contact Information:**

Lender Address: \_\_\_\_\_

Lender Phone/Email: \_\_\_\_\_

Borrower Address: \_\_\_\_\_

Borrower Phone/Email: \_\_\_\_\_

**Loan Details:**

Loan Amount (USD): \_\_\_\_\_ USD

Interest Rate (% per annum): \_\_\_\_\_

Loan Term (months): \_\_\_\_\_

Repayment Schedule: \_\_\_\_\_

**Security / Collateral (if any):**

\_\_\_\_\_

**Representations and Warranties of Borrower:**

Borrower represents and warrants that all information provided in connection with this Agreement is true, correct, and complete. Borrower has the legal capacity to enter into this Agreement and will use the loan proceeds for lawful purposes. Borrower acknowledges receiving a copy of this Agreement and agrees to be bound by its terms.

**Loan Disbursement and Use:**

Lender agrees to disburse the loan amount to Borrower upon execution of this Agreement and satisfaction of all conditions precedent. Borrower shall use the loan proceeds exclusively for the purposes stated herein and shall not use the funds for any unlawful activity.

**Payments and Prepayment:**

Borrower shall make payments of principal and interest according to the Repayment Schedule above. Payments shall be made by check, electronic transfer, or other agreed method. Borrower may prepay the loan in whole or in part at any time without penalty.

**Default and Remedies:**

If Borrower fails to make any payment within 15 days of its due date or otherwise breaches this Agreement, Lender may declare the entire outstanding balance immediately due and payable. Lender may exercise all rights and remedies available at law or equity, including collection costs, attorney fees, and interest on overdue amounts at the maximum lawful rate.

**Governing Law and Jurisdiction:**

This Agreement shall be governed by and construed in accordance with the laws of the State of \_\_\_\_\_, without regard to its conflict of laws principles. The parties consent to exclusive jurisdiction and venue in the state and federal courts located in \_\_\_\_\_ County, \_\_\_\_\_.

**Miscellaneous:**

This Agreement constitutes the entire agreement between the parties regarding the loan. No amendment or waiver shall be effective except in writing signed by both parties. If any provision is held invalid, the remainder shall remain in full force and effect. Notices shall be in writing and delivered by hand, certified mail, or other verifiable means.

**LENDER'S SIGNATURE**

**BORROWER'S SIGNATURE**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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