# LOAN AGREEMENT

|  |                         |                    | 1 (1 to 1                     |
|--|-------------------------|--------------------|---|
|  |                         |                    | with a  |
| mailing address of                                 |                         |                    |   |
| State of   |                         |                    | ~   |
|  |                         |                    | , c   |
| of   | , State of _            |                    | _, (the Lender).  |
| II. PAYMENT. This agre<br>principal and any accrue |                         |                    |   |
| ☐ Once per week beginning on                       |                         | , 20               | and to continue every                                       |
| seven (7) days ur                                  | ntil the balance is pai | id.                |   |
| ☐ Once per mon                                     | th beginning on         | , 20               | and payment is due or                                       |
| the of every                                       | month until the balan   | ice is paid.       |   |
| ☐ Other:   |                         |                    |   |
| then to the principal bala                         | ince. The total amou    |                    | to any accrued interest and<br>Il be due and payable on the |
| day of   | , 20                    |                    |   |
| III. INTEREST. The Not                             | e shall                 |                    |   |
| <ul> <li>Bear interest at a ra</li> </ul>          | ite of                  | percent (          | %) compounded   |
| annually. The rate must                            | be equal to or less th  | nan the usury rate | in the State of the Borrowe                                 |
| □ - Not bear interest.                             |                         |                    |   |
|  |                         |                    |   |
| W PREPAYMENT The                                   | Borrower has the ri     | oht to nav hack th | e loan in-full or make                                      |

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additional payments at any time without penalty.

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California (State).

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