

# Private Person-to-Person Loan Agreement

## 1. Parties

**Lender:**

Name: \_\_\_\_\_

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

**Borrower:**

Name: \_\_\_\_\_

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

## 2. Loan Terms

- **Principal Amount:** \$ \_\_\_\_\_
- **Interest Rate:** \_\_\_\_\_ % per annum (if applicable)
- **Loan Date:** \_\_\_\_\_
- **Repayment Start Date:** \_\_\_\_\_
- **Repayment Schedule:** \_\_\_\_\_
- **Final Due Date:** \_\_\_\_\_

## 3. Repayment

The Borrower agrees to repay the Principal Amount and any accrued interest according to the above schedule. Early repayment is permitted without penalty unless otherwise specified.

## 4. Late Payments

In the event of a late payment, a late fee of \$ \_\_\_\_\_ per \_\_\_\_\_ may be charged at the discretion of the Lender.

## 5. Governing Law

This agreement shall be governed by the laws of the State/Province of \_\_\_\_\_.

## 6. Signatures

\_\_\_\_\_  
Lender's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Borrower's Signature

Date: \_\_\_\_\_