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Your Law Firm Name Goes Here
Any City, Any Town, Any State

CONSUMER LOAN AGREEMENT

1. Parties: The undersigned is _____, the Borrower, and the Lender is _____.

2. Date of Agreement: _____.

3. Promise to Pay: Within _____ months from today, Borrower promises to pay to Lender _____ dollars (\$_____) and interest and other charges stated below.

4. Responsibility: Although this agreement may be signed below by more than one person, each of the undersigned understand that they are each as individuals responsible and jointly and severally liable for paying back the full amount.

5. Breakdown of Loan: Borrower will pay:

Amount of Loan: \$_____

Other (Describe) \$_____

Amount financed: \$_____

Finance charge: \$_____

Total of payments: \$_____

ANNUAL PERCENTAGE RATE _____%

6. Repayment: Borrower will repay in the following manner: Borrower will repay the amount of this note in _____ equal uninterrupted monthly installments of \$_____ each on the _____ day of each month starting on the _____ day of _____, 20____, and ending on _____, 20____.