Money Lending Contract

This Money Lending Contract ("Agreement") is made and entered into on April 18, 2025, by and between:

**Lender:**

[Lender's Full Name]

[Lender's Address]

[Lender's Contact Information]

**Borrower:**

[Borrower's Full Name]

[Borrower's Address]

[Borrower's Contact Information]

# 1. Loan Amount and Disbursement

The Lender agrees to loan the Borrower the principal sum of [Loan Amount] (hereinafter referred to as the "Principal"). The Principal shall be disbursed to the Borrower on [Date of Disbursement].

# 2. Interest Rate

The Principal shall bear interest at a rate of [Interest Rate]% per annum. Interest shall begin accruing on [Date Interest Begins].

# 3. Repayment Terms

The Borrower agrees to repay the Principal and accrued interest in [Number] installments of [Installment Amount], payable [Frequency of Payments, e.g., monthly] on the [Day] of each [Month]. The first payment shall be due on [Date of First Payment].

# 4. Late Payment

If any payment is more than [Number] days late, a late fee of [Late Fee Amount] will be applied.

# 5. Default

If the Borrower fails to make any payment within [Number] days of the due date, the Lender may declare the entire unpaid balance, including accrued interest and fees, immediately due and payable.

# 6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of [State/Country].

# 7. Entire Agreement

This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements and understandings, whether written or oral.

| Term | Details |
| --- | --- |
| Principal Amount | [Loan Amount] |
| Interest Rate | [Interest Rate]% per annum |
| Repayment Frequency | [Frequency of Payments] |
| Late Fee | [Late Fee Amount] |

In witness whereof, the parties hereto have executed this Agreement as of the date first above written.

[Lender's Signature]

[Lender's Printed Name]

[Borrower's Signature]

[Borrower's Printed Name]