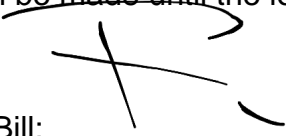



The lender ryan
agrees to lend the borrower Bill
for the amount of \$444

The borrower agrees to make monthly payments of \$
which includes an additional interest amount of a yearly interest rate of %.
These payments will be made until the loan is paid off.

borrower signature Bill:  _____

lender signature ryan:  _____