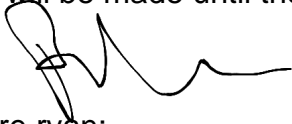


The lender
agrees to lend the borrower ryan
for the amount of \$

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.

A handwritten signature in black ink, appearing to be 'Ryan', written over a horizontal line.

borrower signature ryan:_____

lender signature : _____