

The lender ryan33  
agrees to lend the borrower Bill  
for the amount of \$333

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 read "Bill", written over a horizontal line.

borrower signature Bill:\_\_\_\_\_

lender signature ryan33:\_\_\_\_\_