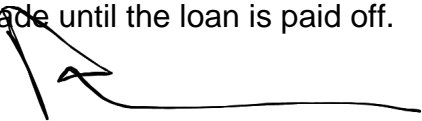
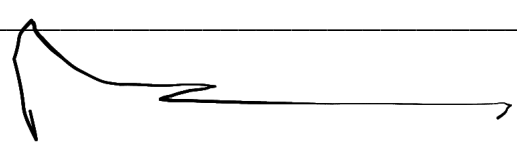


The lender ryan
agrees to lend the borrower Bill
for the amount of \$4444

The borrower agrees to make monthly payments of \$
which includes an additional interest amount of a yearly interest rate of 3%.
These payments will be made until the loan is paid off.


borrower signature Bill:


lender signature ryan: