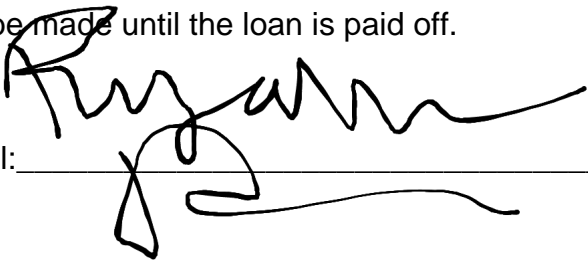


The lender bill test  
agrees to lend the borrower Bill  
for the amount of \$4444

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 bill test: \_\_\_\_\_