


The lender John  
agrees to lend the borrower Lendor Dave  
for the amount of \$544

The borrower agrees to make monthly payments of \$  
which includes an additional interest amount of a yearly interest rate of 4%.  
These payments will be made until the loan is paid off.

borrower signature Lendor Dave:  \_\_\_\_\_

lender signature John: \_\_\_\_\_