MONEY LENDING AGREEMENT

Location: ______________________ Effective Date: ______________________

Lender Information:

Full Name or Business Name: ______________________

Address: ______________________

Phone/Email: ______________________

Government ID / Tax ID No.: ______________________

Borrower Information:

Full Name or Business Name: ______________________

Address: ______________________

Phone/Email: ______________________

Government ID / Tax ID No.: ______________________

Loan Terms:

Principal Amount: ______________________ USD

Interest Rate (Annual Percentage Rate): ______________________

Loan Term (months): ____________

Payment Schedule: ______________________

Late Payment Penalty: ______________________

Security Agreement:

Collateral Description (if any): ______________________

Security Interest Grant:

Borrower grants to Lender a security interest in the collateral described above to secure payment and performance of all obligations under this Agreement. Borrower agrees to execute all documents and take all actions necessary to perfect and maintain such security interest in accordance with applicable law.

Representations and Warranties:

Borrower represents and warrants that all information provided to Lender is true and complete, that Borrower has the legal power and authority to enter into this Agreement, and that this Agreement constitutes a valid and binding obligation enforceable against Borrower in accordance with its terms.

Covenants:

- Borrower shall make all payments in full and on time according to the Payment Schedule.
- Borrower shall maintain the collateral in good condition and not sell or otherwise dispose of it without Lender's prior written consent.
- Borrower shall notify Lender promptly of any event that may materially affect the Borrower's ability to perform under this Agreement.
- Borrower agrees to provide Lender access to financial records and relevant information upon reasonable request.

Default:

The occurrence of any of the following events shall constitute a default under this Agreement: (a) Borrower fails to make any payment when due and such failure continues for more than ____ days; (b) Borrower breaches any covenant or representation herein; (c) Borrower becomes insolvent or subject to bankruptcy or similar proceedings; or (d) any material adverse change in Borrower’s financial condition occurs.

Remedies Upon Default:

Upon default, Lender may declare the entire unpaid balance immediately due and payable, exercise all rights and remedies available under this Agreement, applicable law, and any security agreements, including repossession and sale of collateral. Borrower shall be responsible for all costs and expenses, including reasonable attorney's fees, incurred in enforcing Lender’s rights.

Prepayment:

Borrower may prepay all or any part of the principal balance at any time without penalty. Any prepayment shall first be applied to accrued interest and then to principal.

Governing Law and Venue:

This Agreement shall be governed by and construed in accordance with the laws of the State of ___________, without regard to its conflict of law principles. Borrower and Lender consent to the exclusive jurisdiction and venue of the state and federal courts located in ___________ County, ___________.

Miscellaneous:

This Agreement constitutes the entire agreement between the parties and supersedes all prior negotiations and understandings. No amendment shall be effective unless in writing and signed by both parties. If any provision is held invalid, the remainder shall remain in full force and effect. Waiver of any breach shall not constitute a waiver of any other breach.

Notices:

All notices required or permitted hereunder shall be in writing and shall be deemed given when delivered personally, sent by nationally recognized overnight courier, certified mail return receipt requested, or electronic means capable of confirming transmission, to the addresses set forth above or such other address as either party may designate by notice.

Signatures:

LENDER'S SIGNATURE

Signature: ___________________________

BORROWER'S SIGNATURE

Signature: ___________________________