

LOAN PROPOSAL AGREEMENT

Proposal No.: _____ Branch: _____

Applicant Information:

Full Name: _____

Social Security Number: _____

Date of Birth: _____

Address: _____

Phone: _____ Email: _____

Co-Applicant Information (if any):

Full Name: _____

Social Security Number: _____

Date of Birth: _____

Address: _____

Loan Details:

Loan Amount Requested: _____ USD

Purpose of Loan: _____

Loan Term (Months): _____

Interest Rate (% APR): _____

Employment Information:

Employer Name: _____

Position/Title: _____

Employment Duration (Years): _____

Monthly Gross Income: _____ USD

Financial Information:

Bank Name: _____

Account Type: _____

Monthly Obligations: _____ USD

Total Assets Value: _____ USD

Collateral (if applicable):

Description: _____

Estimated Value: _____ USD

Loan Terms and Conditions:

1. Borrower agrees to repay the loan in accordance with the agreed schedule and interest rate stated herein.

2. Interest shall accrue on the outstanding principal balance at the rate specified, compounded monthly unless otherwise stated.
3. Borrower authorizes Lender to verify any information provided herein and to obtain credit reports as necessary.
4. Prepayment of all or any part of the loan may be made at any time without penalty.
5. Late payments may incur fees and adversely affect Borrower's credit rating.
6. Borrower shall maintain insurance on any collateral securing this loan as required by the Lender.
7. Lender may declare the entire loan amount due and payable upon Borrower's default, subject to applicable law.
8. This Agreement shall be governed by and construed in accordance with the laws of the United States and the state where the Lender is located.
9. Borrower acknowledges receiving all disclosures required by applicable federal and state laws.
10. This Agreement constitutes the entire agreement between the parties and supersedes any prior understandings.

APPLICANT'S SIGNATURE

LENDER'S AUTHORIZED SIGNATURE

Signature: _____

Signature: _____

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