

NOTARIZED LOAN AGREEMENT

State of: _____ County of: _____

PARTIES:

Lender Name: _____

Lender Address: _____

Borrower Name: _____

Borrower Address: _____

RECITALS:

WHEREAS, Lender agrees to loan Borrower the principal sum as set forth herein; and WHEREAS, Borrower agrees to repay the loan according to the terms and conditions stated in this Agreement; and WHEREAS, the parties desire to notarize this Agreement to ensure its enforceability under applicable law.

LOAN TERMS:

Principal Amount: _____ USD

Interest Rate (Annual %): _____

Loan Term (Months): _____

Payment Schedule: _____

CLAUSES:

1. Loan Agreement

Lender agrees to loan Borrower the principal sum specified above, and Borrower agrees to repay the full amount, including accrued interest, in accordance with the terms set forth herein.

2. Interest

Interest shall accrue on the unpaid principal balance at the annual rate specified above, calculated on a 365-day year basis.

3. Payment

Borrower shall make payments in accordance with the payment schedule specified above. Payments shall be applied first to accrued interest and then to principal.

4. Prepayment

Borrower may prepay the loan in whole or in part at any time without penalty.

5. Default

Failure to make any payment within ____ days of its due date shall constitute a default. Upon default, Lender may declare the entire unpaid balance immediately due and payable.

6. Security

This loan is unsecured unless otherwise stated in an attached Schedule or Addendum.

7. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of _____, without regard to conflict of law principles.

8. Notices

All notices required or permitted under this Agreement shall be in writing and delivered personally, by certified mail, or by nationally recognized overnight courier to the addresses set forth above or such other address as either party may designate by notice.

9. Entire Agreement

This Agreement, including all Schedules and Addenda attached hereto, constitutes the entire agreement between the parties regarding the subject matter herein, and supersedes all prior understandings.

10. Amendments

Any amendment or modification of this Agreement must be in writing and signed by both parties.

11. Severability

If any provision of this Agreement is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

12. Waiver

No waiver of any breach or default under this Agreement shall be deemed a waiver of any subsequent breach or default.

13. Binding Effect

This Agreement shall be binding upon and inure to the benefit of the parties and their respective heirs, successors, and assigns.

14. Counterparts

This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

15. Notarization

This Agreement is acknowledged by the parties before a Notary Public, whose signature and seal appear below, to attest the authenticity of the parties' signatures and their voluntary execution of this Agreement.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

Printed Name: _____

Printed Name: _____

Date: _____

Date: _____

NOTARY ACKNOWLEDGEMENT

State of _____)
County of _____)

On this _____ day of _____, before me, the undersigned Notary Public, personally appeared _____

I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: _____

Printed Name: _____

Notary Public, State of _____

My Commission Expires: _____

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