

# PAWN AGREEMENT

Location: \_\_\_\_\_ Date: \_\_\_\_\_

## Pledgor (Owner) Information:

Full Name: \_\_\_\_\_

Government ID / Driver License No.: \_\_\_\_\_

Address: \_\_\_\_\_

Phone/Email: \_\_\_\_\_

## Pledgee (Pawn Broker/Lender) Information:

Full Name / Business Name: \_\_\_\_\_

License Number (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_

Phone/Email: \_\_\_\_\_

## Description of Pledged Property:

Item Description: \_\_\_\_\_

Serial Number / Identification No.: \_\_\_\_\_

Condition (as disclosed): \_\_\_\_\_

## Loan Amount and Terms:

Loan Amount (USD): \_\_\_\_\_ USD

Interest Rate (% per annum): \_\_\_\_\_

Loan Term (months): \_\_\_\_\_

Payment Schedule / Method: \_\_\_\_\_

## Terms and Conditions:

1. Pledgor hereby pledges and grants to the Pledgee a security interest in the described property (the "Collateral") to secure repayment of the loan amount specified above, including all interest, fees, and charges. 2. Pledgor warrants that the Collateral is owned free and clear of all liens, security interests, or encumbrances other than those granted herein, and that Pledgor has full power and authority to pledge the Collateral. 3. The loan shall be repaid according to the schedule specified above. Failure to repay according to the schedule constitutes default. 4. In the event of default, Pledgee may declare the entire unpaid balance immediately due and payable, and may take possession of the Collateral without further notice or demand pursuant to applicable state and federal laws. 5. Pledgee shall hold the Collateral in a safe and secure manner and shall not be responsible for loss or damage except due to gross negligence or willful misconduct. 6. Pledgor has the right to redeem the Collateral upon full repayment of all amounts due under this Agreement. 7. This Agreement constitutes the entire agreement between the parties and supersedes any prior understandings. No modification shall be effective unless in writing and signed by both parties. 8. Notices shall be in writing and delivered personally, by certified mail, or by nationally recognized overnight courier, to the addresses specified above. 9. This Agreement shall be governed by and construed in accordance with the laws of the applicable state of the United States, without regard to its conflict of law rules. 10. If any provision of this Agreement is held invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect. 11. Both parties waive their right to a trial by jury for any disputes arising out of or relating to this Agreement to the maximum extent

permitted by law. 12. This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute one and the same instrument.

**PLEDGOR'S SIGNATURE**

**PLEDGEE'S SIGNATURE**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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