

SHAREHOLDER LOAN AGREEMENT

Location: _____ Date: _____

Lender Information:

Full Name: _____

Address: _____

Phone/Email: _____

Borrower Information:

Full Name: _____

Company Name (if applicable): _____

Address: _____

Phone/Email: _____

Loan Details:

Loan Amount: _____ USD

Interest Rate (per annum): _____

Term of Loan: _____

Repayment Schedule: _____

Prepayment Terms: _____

1. Loan Agreement

The Lender agrees to loan the Borrower the principal sum set forth above, subject to the terms and conditions of this Agreement.

2. Interest

Interest shall accrue on the unpaid principal balance at the rate specified above, calculated on a 365-day year basis and payable according to the Repayment Schedule.

3. Repayment

The Borrower shall repay the Loan in accordance with the Repayment Schedule. Payments shall be applied first to accrued interest and then to principal.

4. Prepayment

Borrower may prepay all or any portion of the Loan at any time without penalty unless otherwise specified under Prepayment Terms.

5. Use of Loan Proceeds

The Loan proceeds shall be used solely for the purposes described herein and not for any unlawful purpose.

6. Representations and Warranties

Each party represents and warrants to the other that it has the authority to enter into this Agreement, and that the execution and performance of this Agreement do not violate any other agreements or laws.

7. Covenants

Borrower agrees to maintain its business and financial condition in good standing and to provide Lender with financial statements upon request.

8. Events of Default

Events of default shall include Borrower's failure to make payments when due, insolvency, bankruptcy, or breach of any material term of this Agreement.

9. Remedies

Upon default, Lender may declare the entire unpaid principal and accrued interest immediately due and payable and exercise all remedies available under applicable law.

10. Governing Law

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.

11. Waiver of Jury Trial

Each party waives any right to a trial by jury in any litigation arising out of or relating to this Agreement to the maximum extent permitted by law.

12. Notices

All notices under this Agreement shall be in writing and shall be deemed given when delivered personally, sent by nationally recognized overnight courier, or by certified mail, return receipt requested, to the addresses specified above or such other addresses as the parties may designate in writing.

13. Amendments

Any amendments to this Agreement shall be in writing and signed by both parties.

14. Severability

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

15. Entire Agreement

This Agreement constitutes the entire understanding between the parties with respect to the Loan and supersedes all prior negotiations and agreements.

16. Counterparts and Electronic Signatures

This Agreement may be executed in counterparts, each of which is deemed an original, and may be executed by electronic signature and in PDF format.

17. Binding Effect

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

18. No Assignment

Neither party may assign its rights or delegate its obligations under this Agreement without the prior written consent of the other party.

19. Costs and Expenses

Borrower shall bear all costs and expenses incurred in connection with the preparation, execution, and enforcement of

this Agreement.

20. Headings

Headings are for reference only and shall not affect the interpretation of this Agreement.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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