

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]

Subject: Zero Interest Loan Agreement

Dear [Recipient's Name],

This letter serves as a formal agreement between [Lender's Name], referred to as "Lender," and [Borrower's Name], referred to as "Borrower," regarding a zero-interest loan.

1. ****Loan Amount****: The total amount of the loan is [Loan Amount].
2. ****Purpose of Loan****: The loan is to be used for [Purpose].
3. ****Loan Term****: The term of the loan will be [Loan Term] commencing on [Start Date] and ending on [End Date].
4. ****Repayment****: Borrower agrees to repay the total loan amount in [Number of Installments] installments of [Installment Amount] each, due on [Due Dates].
5. ****No Interest****: The loan will be provided at zero percent interest.
6. ****Default****: In the event of default, the Lender may demand immediate repayment of the full outstanding balance.

This agreement constitutes the entire understanding between the parties regarding this loan and supersedes all prior negotiations, representations, or agreements.

Please sign below to indicate your acceptance of this agreement.

Sincerely,

[Your Name]
[Lender's Title, if applicable]

[Borrower's Name]
[Borrower's Signature]
[Date]

[Lender's Signature]
[Date]