

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

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

Dear [Recipient's Name],
Subject: Zmenki Agreement

I hope this letter finds you well. This communication is to outline the terms regarding the zmenki agreement between us.

1. ****Principal Amount****: [Specify Amount]
2. ****Interest Rate****: [Specify Rate, if applicable]
3. ****Due Date****: [Specify Due Date]
4. ****Payment Method****: [Specify Method]

Please review the details above and confirm your acceptance of this agreement by signing below.

Thank you for your attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

I, [Recipient's Name], agree to the terms outlined in this letter.

[Recipient's Signature]
[Date]