

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

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

Subject: Peer-to-Peer Loan Agreement

Dear [Borrower's Name],

This letter serves as an agreement for a peer-to-peer loan between
[Lender's Name] (the "Lender") and [Borrower's Name] (the "Borrower").

1. ****Loan Amount****: The Lender agrees to loan the Borrower the sum of
\$[Loan Amount].
2. ****Interest Rate****: The loan will accrue interest at an annual rate of
[Interest Rate]% to be paid back [specify terms, e.g., monthly, bi-
weekly].
3. ****Repayment Schedule****: The Borrower agrees to repay the loan in full,
including interest, on or before [Due Date]. Payments will be made in the
following manner: [Detail payment schedule].
4. ****Default****: In the event of default, the Lender has the right to
[detail consequences, e.g., enforce the repayment through legal means].
5. ****Governing Law****: This agreement will be governed by the laws of the
State of [State].
6. ****Signatures****: Both parties agree to the terms outlined in this
agreement.

[Lender's Name] (Lender)

Date: _____

[Borrower's Name] (Borrower)

Date: _____

Please sign and return a copy of this letter as a confirmation of your
acceptance of the above terms.

Sincerely,

[Your Name]

[Lender's Title/Position, if applicable]