LOAN AGREEMENT

PRINCIPAL LOAN AMOUNT. the lender agrees to loan the borrower the principal sum of Loan amount, together with interest on the outstanding principal loan amount and in strict accordance with terms outlined in this agreement.

PAYMENTS. the borrower agrees to repay this amount to the lender, with interest at the rate of five point five percent (5.5%) per month from the due amount.

PENALTY. if the lender is not paid on the due date, the borrower shall pay a penalty of eight percent (8%) in the outstanding balance.

INTEREST. the principal balance shall bear interest at the rate of five point five percent (5.5%) monthly.

Name of Borrower: JUDY ANN DG. URBIZTONDO

Address: PUROK 3,NIYUGAN, JAEN,NUEVA ECIJA
Loans Granted: THIRTY THOUSAND PESOS (30,000.00)

Mode of Payment: Cash () Daily () Weekly

Interest: 5.5% INTEREST

Daily/Weekly Amortization:3,020.00Total Savings:0.00

Loanable Amount: 30,000.00

Less:

1st PAYMENT3,020.00Christmas Party200Service Processing Charge2,500.00

5,720.00

Balance of Loans Receivable 24,280.00

I acknowledged a copy of this statement prior to the consolidation of there credit transaction and that I understand and fully agree to the terms and conditions thereof.

Signature Over Printer Name	
6/4/2025	
Date	_