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# Loan Memorandum of Agreement

## Memorandum of Agreement (MOA)

Between [Lender's Name] and [Borrower's Name]

Date: [Date]

### 1. Purpose

This MOA serves as a formal agreement between [Lender] and [Borrower] to outline terms for a loan in the amount of **[Loan Amount]**.

### 2. Loan Terms

- **Principal Amount:** [Amount]
- **Interest Rate:** [Rate]
- **Repayment Schedule:** [Payment Amount, Frequency, and Due Dates]

### 3. Duration of Agreement

The loan period shall begin on **[Start Date]** and end on **[End Date or Upon Full Payment]**.

### 4. Payment Terms

Payments shall be made as follows:

- **Due Date:** [Specify]
- **Late Fees:** [Specify Late Fee Terms]

### 5. Default Conditions

Conditions under which the loan may be considered in default include **[List Conditions, e.g., missed payments, bankruptcy]**.

**6. Termination and Early Repayment**

Borrower may repay the loan early without penalty, provided the Lender is notified in writing.

**7. Dispute Resolution**

Disputes will be resolved per the laws of **[Jurisdiction]**.

**Signatures**

**For the Lender**

Signature: \_\_\_\_\_

Name/Title: \_\_\_\_\_

Date: \_\_\_\_\_

**For the Borrower**

Signature: \_\_\_\_\_

Name/Title: \_\_\_\_\_

Date: \_\_\_\_\_