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A loan agreement is a written agreement between a lender and borrower. The borrower promises to pay back the loan in line with a repayment schedule (regular payments or a lump sum). As a lender, this document is very useful as it legally enforces the borrower to repay the loan. This loan agreement can be used for business, personal, real estate, and student loans.

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A loan agreement is: A borrower's written promise to repay a sum of money, or principal, to the lender A document that outlines the terms of a loan, including a repayment plan, between a lender and a borrower

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The Borrower shall be obliged to pay interest at the rate of 12 percent (%) per annum, the "Interest", such interest to be paid together with the capital sum of the loan at the end of the loan period.

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A loan agreement form is a contract between two parties where the borrower promises to repay a loan to the lender. Create a loan contract or learn how to write a loan agreement inside.

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The Loan Agreement Templates We Offer. Before the choosing a template, let's understand first the concept behind a loan. Black Law Dictionary defines a loan as a contract by which one delivers a sum of money to another, and the latter agrees to return at a future time a sum equivalent to that which he borrowed.