

Unsecured Capital Loan Agreement

This Unsecured Capital Loan Agreement ("Agreement") is made and entered into as of **[Date]**, by and between:

1. **Lender:** [Full Name], residing at [Address]
2. **Borrower:** [Full Name], residing at [Address]

1. Loan Amount and Disbursement

The Lender agrees to loan the Borrower the principal sum of **[Amount]** (the "Loan Amount"), to be paid in a single disbursement on **[Disbursement Date]**.

2. Interest Rate

The Loan Amount shall bear interest at a rate of **[Interest Rate]%** per annum, calculated on the outstanding principal balance and payable as described below.

3. Repayment Terms

The Borrower agrees to repay the Loan Amount plus accrued interest in **[Number of Installments]** equal monthly installments of **[Installment Amount]** each, commencing on **[Repayment Start Date]** and continuing on the same day of each subsequent month until the Loan Amount and accrued interest have been paid in full.

4. Prepayment

The Borrower may prepay the outstanding principal amount in whole or in part at any time without penalty.

5. Default

In the event of default, the Lender may demand immediate repayment of the outstanding principal and accrued interest.

6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State/Province of **[Jurisdiction]**.

7. Entire Agreement

This Agreement constitutes the entire agreement between the parties and supersedes all prior discussions, agreements, or understandings of any kind.

Signatures

Lender's Signature

Date: _____

Borrower's Signature

Date: _____

Important Notes:

- This is an unsecured loan; no collateral is required from the Borrower.
- Interest rates, repayment terms, and default conditions should be negotiated clearly.
- Both parties are advised to seek independent legal advice before signing.
- Record all payments and keep copies for your records.

