

Personal Loan Agreement

This loan agreement is made and will be effective on 12/06/2017

BETWEEN

Tibor Takács hereinafter referred to as the "Borrower".

AND

PassBy[ME] Signing Demo application hereinafter referred to as the "Lender".

Terms and Conditions:

Promise to Pay:

Within twelve months from today, Borrower promises to pay the Lender one hundred dollars (\$100) and interest as well as other charges avowed below.

Liability:

Although this agreement may be signed below by more than one person, each of the undersigned understands that they are each as individuals responsible and jointly and severally liable for paying back the full amount.

Details of Loan: Agreed Between Borrower and Lender:

- **Amount of Loan:**\$90
- **Amount financed:**\$90
- **Finance charge:**\$10
- **Total of payments:**\$100
- **ANNUAL PERCENTAGE RATE:**0.00%

Repayment of Loan:

Borrower will pay back in the following manner: Borrower will repay the amount of this note in one equal on the 15. day of each month preliminary on the 06 day of Dec., 2017, and ending on 06 day of Dec., 2018.

Prepayment of Loan:

Borrower has the right to pay back the whole exceptional amount at any time. If Borrower pays before time, or if this loan is refinanced or replaced by a new note, Lender will refund the unearned finance charge, figured by the Rule of 78-a commonly used formula for figuring rebates on installment loans.

Late Charges:

Any payment not remunerated within three (3) days of its due date shall be subject to a belatedly charge of 5% of the payment, not to exceed \$5 for any such late installment.

Failure to pay:

If for any reason Borrower not succeeds to make any payment on time, Borrower shall be in default. The Lender can then order instant payment of the entire remaining unpaid balance of this loan, without giving anyone further notices. If Borrower has not paid the full amount of the loan when the final payment is due, the Lender will charge Borrower interest on the unpaid balance at 10 percent (%) per year.

Collection fees:

If this note is placed with a legal representative for collection, then Borrower agrees to pay an attorney's fee of fifteen percent (15%) of the voluntary balance. This fee will be added to the unpaid balance of the loan.

Co-borrowers:

Any Co-borrowers signing this agreement agree to be likewise accountable with the borrower for this loan. Borrower and Lender both agree to follow above mentioned terms and conditions.

Bank Signature:

Your signature: