Loan Agreement

This Loan Agreement (the 'Agreement') is made on [Date], by and between:  
Lender: [Lender's Full Name], Address: [Lender's Address], Phone: [Lender's Phone Number], Email: [Lender's Email Address]  
Borrower: [Borrower's Full Name], Address: [Borrower's Address], Phone: [Borrower's Phone Number], Email: [Borrower's Email Address]  
  
RECITALS:  
WHEREAS, the Lender agrees to loan a certain amount of money to the Borrower, and the Borrower agrees to repay said loan according to the terms outlined below.

# 1. LOAN TERMS

Loan Amount: [Amount in Euros]  
Interest Rate: [Annual Percentage Rate (APR)]  
Loan Disbursement Date: [Date]  
Repayment Period: [Number of Months/Years]  
Repayment Date: [Final Repayment Date]  
Payment Method: [Wire Transfer, Check, or Other]

# 2. INTEREST

The loan will accrue interest at an annual rate of [Interest Rate]%, calculated on the outstanding loan balance.

# 3. REPAYMENT

The Borrower shall repay the loan in accordance with the agreed repayment schedule.

# 4. DEFAULT

In the event of a default, the Borrower agrees to pay a late fee of [Late Fee Percentage]%, in addition to the principal and interest.

# 5. COLLATERAL

[Optional: If the loan is secured by collateral, describe the collateral here.]

# 6. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the European country where the loan is executed.

# 7. DISPUTE RESOLUTION

Any disputes arising out of or related to this Agreement shall be resolved through arbitration or mediation in [European Country].

# 8. SIGNATURES

By signing below, both parties acknowledge and agree to the terms of this Agreement:  
  
Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Borrower: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_