

AUTO LOAN AGREEMENT

Location: _____ Date: _____

Lender Information:

Full Name: _____

Address: _____

Phone/Email: _____

Borrower Information:

Full Name: _____

Address: _____

Phone/Email: _____

Vehicle Information:

Make/Model: _____

Year: _____ VIN (Vehicle Identification Number): _____

Odometer Reading: _____

Loan Terms:

Loan Amount: _____ USD

Interest Rate (Annual Percentage Rate): _____

Loan Term (Number of Months): _____

Monthly Payment Amount: _____ USD

Payment Due Date Each Month: _____

Security Interest:

Borrower hereby grants Lender a security interest in the Vehicle described above as collateral for the loan.

Borrower agrees to maintain insurance on the Vehicle naming Lender as loss payee and to deliver proof of such insurance to Lender upon request.

Borrower Representations and Warranties:

Borrower represents and warrants that all information provided herein is accurate and complete, that Borrower has full legal capacity to enter this Agreement, and that no other agreements conflict with this Loan Agreement.

Payments:

Payments shall be made by Borrower to Lender in lawful money of the United States, in accordance with the payment schedule set forth above. Late payments may be subject to late fees as permitted by applicable law.

Default:

If Borrower fails to make any payment when due or otherwise breaches any term of this Agreement, Lender may declare the entire unpaid balance immediately due and payable. Lender may repossess the Vehicle in accordance with applicable law without further notice or demand.

Governing Law:

This Agreement shall be governed by and construed in accordance with the laws of the State of _____, without regard to conflict of laws principles. Any disputes arising from this Agreement shall be resolved in the courts located in _____ County, _____.

Miscellaneous:

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior understandings. No amendment shall be effective unless in writing and signed by both parties. If any provision is found invalid, the remainder of this Agreement shall remain enforceable.

Acknowledgment:

Borrower acknowledges receipt of a copy of this Agreement and agrees to its terms.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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