

# MONEY LOAN AGREEMENT

Robert Fryinger ("Lender") is lending \$3000 (the "principal") to Mark Hesser ("Borrower").

The yearly interest rate of this loan is 23%. This is simple interest, with partial years prorated on the basis of a 365-day year. If this rate exceeds the legal limit, then the interest rate shall equal the legal limit, and all related figures in this agreement shall be adjusted accordingly.

The loan begins on May 16, 2015.

The checked term applies:

**Lump-sum payment: Borrower must pay Lender the principal plus any accumulated interest in a lump sum on or before May 16, 2016.**

**Installment payment: The loan must be repaid in \_\_\_\_\_ equal, regular payments of \_\_\_\_\_. The installments will be paid on the following schedule: \_\_\_\_\_.**

If Borrower fails to make any payment on time, the loan will be in default. **Upon default, the total outstanding balance will accrue interest at the annualized rate plus 15 percentage points over the annualized rate, or the legal limit if lower, until it is paid.**

If any overdue amount is not paid within 30 days, Lender will have the option to demand from Borrower, for immediate payment, the total outstanding loan balance (principal plus any accrued interest).

This agreement is between Borrower and Lender, and neither is allowed to delegate, transfer or assign it to a third party without the written consent of the other.

This is the parties' entire agreement on this matter, superseding all previous negotiations or agreements. It can only be changed by mutual written consent.

Failure to enforce any provision within this agreement does not waive that provision.

The laws of the state of Pennsylvania govern this agreement and any disputes arising from it will be handled exclusively in courts in that state. The prevailing party in any dispute will be entitled to recover reasonable costs and attorneys' fees.

If a court invalidates any part of this agreement, the rest remains in effect.

Signing a copy of this agreement, physical or electronic, will have the same effect as signing an original.

## Signatures

A handwritten signature in black ink, appearing to read "Mark Hesser". The letters are fluid and connected, with a prominent initial "M".

Mark Hesser

Signed: May 23, 2015 at 01:50 GMT

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A handwritten signature in black ink, appearing to read "Robert Frysinger". The signature is highly stylized and cursive, with a large initial "R".

Robert Frysinger

Signed: May 23, 2015 at 02:40 GMT

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## Audit Trail

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Draft created by hessertsr@me.com	May 23, 2015 at 01:36 GMT
ESigned by hessertsr@me.com while logged in as hessertsr@me.com	May 23, 2015 at 01:37 GMT
ESigned by hessertsr@me.com while logged in as hessertsr@me.com	May 23, 2015 at 01:50 GMT
ESigned by lordbobbetti@yahoo.com from a request sent to lordbobbetti@yahoo.com	May 23, 2015 at 02:40 GMT
Agreement Completed	May 23, 2015 at 02:40 GMT
Agreement copy emailed by Shake to hessertsr@me.com	May 23, 2015 at 02:40 GMT
Agreement copy emailed by Shake to lordbobbetti@yahoo.com	May 23, 2015 at 02:40 GMT
Agreement Completed	July 14, 2015 at 19:36 GMT