

Bank of Three Hearts Agreement

Date of Agreement: Location:

Between 1) The Borrower:
2) The Lender:
3) The Heart Banker:

The Lender accepts to lend the sum of
with no interest, in order to acquire
.....

The Borrower will reimburse the loan in months / years
(circle one) in the following way:

1) Monthly Amount:
2) Number of Months:
3) Total amount to give back per trimester / semester / year (circle one):
.....

The payment will happen in person, in the presence of the same three people.

In case of non-payment, the Borrower agrees to
.....

Wishing to make this money available as soon as possible to other borrowers,
the Borrower agrees to hasten the payment of her debt if her financial
situation improves. She also agrees not to lend or borrow any money to or
from anybody else until this present loan is totally reimbursed.

The Borrower recognizes the services rendered by the other two persons and
agrees to offer a just payment in goods and/or services in the following way:

1) To the Lender:
2) To Heart Banker:

Borrower's Signature

Lender's Signature

Heart Banker's Signature