FAMILY LOAN AGREEMENT

Location: ______________________ Date: ______________________

Lender Information:

Full Name: ______________________

Address: ______________________

Phone/Email: ______________________

Borrower Information:

Full Name: ______________________

Address: ______________________

Phone/Email: ______________________

Loan Details:

Principal Amount (CAD): ______________________

Interest Rate (% per annum): ______________________

Repayment Schedule: ______________________

Loan Term (months): ______________________

1. Loan Agreement

The Lender agrees to loan the Borrower the Principal Amount described above, subject to the terms and conditions set forth in this Agreement.

2. Interest

Interest on the unpaid Principal Amount shall accrue at the Interest Rate specified above, calculated annually and not in advance.

3. Repayment

The Borrower shall repay the Loan according to the Repayment Schedule and within the Loan Term indicated above. All payments shall be made in Canadian Dollars to the Lender's designated account, unless otherwise agreed in writing.

4. Prepayment

The Borrower may prepay the Loan in whole or in part at any time without penalty. Any prepayment shall first be applied to accrued interest and then to principal.

5. Default

If the Borrower fails to make any payment when due and such failure continues for a period of 15 days, the Lender may declare the entire unpaid Principal and accrued interest immediately due and payable.

6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein.

7. No Waiver

No failure or delay by the Lender to exercise any right or remedy shall constitute a waiver thereof.

8. Entire Agreement

This Agreement constitutes the entire agreement between the parties relating to the Loan and supersedes all prior negotiations, representations, or agreements, whether written or oral.

9. Amendment

Any modification or amendment to this Agreement shall be valid only if in writing and signed by both parties.

10. Severability

If any provision of this Agreement is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

11. Notices

All notices required or permitted under this Agreement shall be in writing and delivered personally, by registered mail, or by electronic means to the addresses set forth above or such other address as either party may designate.

12. No Assignment

Neither party may assign or transfer their rights or obligations under this Agreement without prior written consent of the other party.

13. Binding Effect

This Agreement shall be binding upon and ensure to the benefit of the parties and their respective heirs, executors, administrators, successors, and permitted assigns.

14. Independent Legal Advice

Each party acknowledges that they have had the opportunity to obtain independent legal advice prior to executing this Agreement.

15. No Interest on Remedies

No interest shall accrue on any damages payable as a result of a breach of this Agreement beyond the accrued interest on the principal as specified herein.

16. Confidentiality

The parties agree to keep all terms, conditions, and existence of this Agreement confidential, except as required by law or agreed in writing.

17. Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute one and the same instrument.

18. Execution and Delivery

Execution of this Agreement by electronic signature or PDF transmission shall have the same force and effect as an original signature.

19. Headings

Headings in this Agreement are for convenience only and shall not affect interpretation.

20. Relationship of Parties

Nothing in this Agreement shall create any partnership, joint venture, or agency relationship between the parties.

LENDER'S SIGNATURE	BORROWER'S SIGNATURE
Signature: ___________________________	Signature: ___________________________