## Official credit agreement between lender and borrower

Subject: Credit Agreement Letter

Dear [Recipient Name],

This letter serves as a formal credit agreement between [Lender Name] and [Borrower Name] regarding the loan of [Loan Amount] issued on [Date].

The borrower agrees to repay the loan in accordance with the terms specified, including interest rate, repayment schedule, and any applicable fees.

Please consider this letter as a legally binding acknowledgment of the agreement terms.

Sincerely,

[Lender Name]

[Contact Information]

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