Informal Loan Between Friends

Dear [Friend's Name],

I hope this message finds you well. As discussed, I am lending you [amount] on [date]. This amount will be repaid in full by [repayment date].

Both of us agree to the terms and conditions outlined verbally, and this letter serves as a written record of our agreement.

Thank you for your understanding and friendship.

Sincerely,

[Your Name]

[Date]

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