

# Real Estate Loan Contract Form Sample

This **real estate loan contract form sample** is designed to help home buyers clearly outline the terms and conditions of their loan agreement. It ensures both parties understand their obligations, promoting transparency and legal protection. Using this sample can simplify the loan process and avoid future disputes.

## 1. Parties

Lender Name	_____
Lender Address	_____
Borrower Name(s)	_____
Borrower Address	_____

## 2. Property Information

Property Address	_____
Legal Description	_____

## 3. Loan Details

Loan Amount	\$ _____
Interest Rate (%)	_____ %
Loan Term (years)	_____
Monthly Payment	\$ _____
Start Date	____ / ____ / ____

## 4. Repayment Terms

- Monthly installment payments are due on the \_\_\_\_\_ of each month.
- No prepayment penalty will be applied / A prepayment penalty of \$ \_\_\_\_\_ applies (select applicable option).
- Late payment fee of \$ \_\_\_\_\_ will be applied if payment is more than \_\_\_\_\_ days late.

## 5. Default

If Borrower fails to make payments as agreed or breaches other terms, Lender may declare the remaining balance immediately due and payable, and may initiate foreclosure proceedings as permitted by law.

## 6. Additional Terms

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## 7. Governing Law

This agreement shall be governed by and interpreted according to the laws of the State of \_\_\_\_\_.

<b>Lender Signature:</b>  _____ Date: ____ / ____ / ____	<b>Borrower Signature:</b>  _____ Date: ____ / ____ / ____
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with a qualified attorney or loan professional before entering any binding agreement.