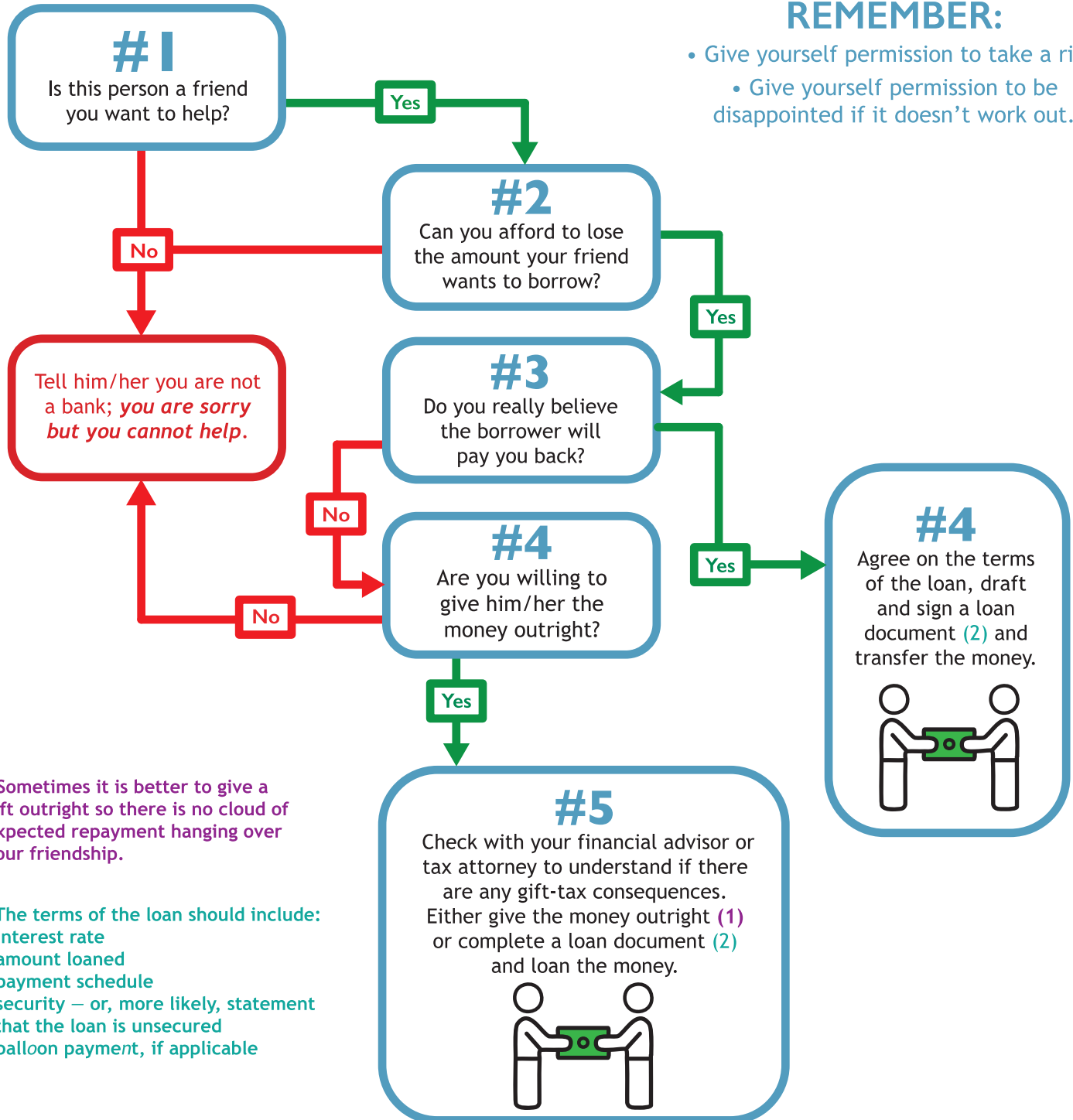


MYRA'S GUIDE TO PERSONAL LOANS

REMEMBER:

- Give yourself permission to take a risk.
- Give yourself permission to be disappointed if it doesn't work out.



(1) Sometimes it is better to give a gift outright so there is no cloud of expected repayment hanging over your friendship.

- (2) The terms of the loan should include:
- interest rate
 - amount loaned
 - payment schedule
 - security – or, more likely, statement that the loan is unsecured
 - balloon payment, if applicable