CANADIAN REPAYMENT AGREEMENT

Location: ______________________________ Date: ______________________

Lender Information:

Full Name / Business Name: ______________________________

Address: ______________________________

Phone/Email: ______________________________

Borrower Information:

Full Name / Business Name: ______________________________

Address: ______________________________

Phone/Email: ______________________________

Loan Details:

Principal Amount: ______________________________ CAD

Interest Rate (annual %): ____________________

Payment Schedule: ______________________________

First Payment Date (if applicable): ______________________________

Terms and Conditions:

1. Loan Agreement and Acknowledgment

The Borrower acknowledges receipt of the Principal Amount from the Lender under the terms stated herein and agrees to repay the loan in accordance with this Agreement.

2. Interest and Payments

Interest shall accrue on the unpaid principal balance at the stated annual rate. Payments shall be made as per the Payment Schedule and shall first be applied to accrued interest and then to principal.

3. Prepayment

Borrower may prepay the loan in whole or in part at any time without penalty.

4. Default

A default occurs if the Borrower fails to make any payment within the stated period after it is due or breaches any other term of this Agreement.

5. Remedies on Default

Upon default, the Lender may declare the entire unpaid balance immediately due and payable and pursue all remedies available at law or equity.

6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Canada and the specific Province or Territory applicable to the Lender's principal place of business.

7. Notices

All notices under this Agreement shall be in writing and sent by hand delivery, certified mail, or recognized courier to the addresses provided above or such other address as either party may designate in writing.

8. Amendments

Any amendment or waiver of this Agreement must be in writing and signed by both parties.

9. Severability

If any provision of this Agreement is held invalid or unenforceable, the remaining provisions shall remain in full effect.

10. Entire Agreement

This Agreement constitutes the entire understanding between the parties with respect to the subject matter and supersedes all prior agreements, whether written or oral.

11. Binding Effect

This Agreement shall be binding upon and inure to the benefit of the parties and their respective successors and permitted assigns.

12. Counterparts and Electronic Signatures

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

13. Waiver

No failure or delay by either party in exercising any right shall operate as a waiver of that right.

14. Costs

Borrower agrees to pay all reasonable costs and expenses, including legal fees, incurred by Lender in enforcing this Agreement.

15. Security Interest

If applicable, Borrower grants a security interest in the collateral described separately, securing all amounts owed under this Agreement.

16. Confidentiality

The terms of this Agreement shall be kept confidential by the parties except as required by law or agreed by both parties.

17. No Assignment

Neither party may assign this Agreement without the prior written consent of the other party.

18. Representations and Warranties

Each party represents that it has the authority to enter into this Agreement and that all information provided is accurate and complete.

19. Dispute Resolution

Any dispute arising out of or relating to this Agreement shall be resolved by mediation, and if unsuccessful, by binding arbitration in accordance with the laws of Canada.

20. Language

This Agreement is executed in the English language. Any translation is for convenience only and the English version shall prevail.

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