

LOAN AGREEMENT

The undersigned borrower hereby agrees to repay the undersigned lender amounts loaned both of an "in-kind" nature and cash as follows:

- In-kind value of food and shelter that commenced on _____ (either date of SSI application or date in-kind benefits initially provided, whichever is later). The monthly value of in-kind room and board is agreed by the parties to be:
- a. 1/3 of the monthly federal benefit rate (FBR) which is \$193 in 2005 to be adjusted annually; or
- b. The amount agreed by the parties: \$ _____
- In addition to in-kind benefits, loans of cash have been made between the parties which are itemized in the attached addendum.

The parties agree that this document represents a written loan agreement enforceable under the laws of Wisconsin and that this agreement incorporates and memorialize prior agreements between the parties that predate this writing.

The parties further agree that repayment of the items described in this loan agreement are not conditioned upon the borrower's receipt of SSI monies, and are not contingent on a future improvement in the borrower's financial circumstances. The parties agree that repayment may include personal services of an in-kind nature as well as cash or property.

The parties agree that no interest shall be charged or applied.

Borrower (Date)

Lender (Date)

Record of Cash Loans

<u>Date</u>	<u>Amount of Loan</u>	<u>Running Total</u>
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		