

PLAINTIFF'S CLAIM	The defendant B return the loan of \$495,000. The defendant C return the loan together.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: From November 20, 2010 to March 23, 2011, the defendant B successively borrowed a total of \$495,000 from the plaintiff A and issued four separate borrowings. The defendant B has not repaid the above loan.
PGN	The court concluded that: The private lending relationship between Plaintiff A and Defendant B, where the subject was appropriate, the content was legitimate, and the meaning was true, should be confirmed to be legal and valid. The two sides did not agreed in writing on a loan period, so the defendant should return the plaintiff's loan in a timely manner within a reasonable period after the plaintiff urged. The defendant's failure to return the loan timely constituted a breach of contract and should bear corresponding civil liabilities. Therefore, the plaintiff's claim was reasonable and legal, and the court supported it ^{Acceptance} .
AC-NLG	The court concluded that the subject of the private lending relationship between Plaintiff A and Defendant B was qualified, the content was legal, and the meaning was true. It should be deemed valid. The two sides did not agreed in writing on a loan period, the defendant shall return the loan within a reasonable period after the plaintiff urged. The plaintiff's claim requesting the defendant to return the loan of \$495,000 was in compliance with the law and the court supported it ^{Acceptance} . However, the court did not support the claim requesting the defendant C to bear the guarantee liability because the evidence was insufficient ^{Rejection} .
REAL	The court concluded that: The subject of the private lending relationship between Plaintiff A and Defendant B was qualified, the content was legal, and the meaning was true. It should be deemed valid. Defendant should repay the plaintiff's loan within a reasonable period after the plaintiff urged. Therefore, Defendant B should bear the civil liability of returning the plaintiff's loan of \$495,000 and paying overdue interest ^{Acceptance} . The court did not support the plaintiff's claim requesting the defendant C to return the loan together because the evidence was insufficient ^{Rejection} . Defendant B failed to appear in court after being legally summoned by the court.

PLAINTIFF'S CLAIM	1.The defendant B shall return the plaintiff's loan of \$30,000 and pay the overdue interest at the interest rate of 2.4% per month from the date of prosecution to the date of repayment. 2. The defendant B shall pay the litigation costs of this case.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: On December 11, 2013, the defendant B borrowed \$30,000 from the plaintiff A. The defendant B received the loan and gave a receipt of this loan. Note: I have borrowed \$30,000 from A today.
PGN	The court concluded that: The facts that defendant B borrowed \$30,000 from the plaintiff A are clear. The private lending relationship between Plaintiff A and Defendant B is legitimate and valid, it shall be protected by the law. The plaintiff now demands that the defendant repay the loan of \$30,000. This demand is justified and should be supported ^{Acceptance} . Defendant B refused to appear in court without justification after being legally summoned by the court.
AC-NLG	The court concluded that: The legitimate private lending relationships are protected by law. The act of borrowing between the plaintiff A and the defendant B did not violate the prohibitive provisions of state laws and regulations, so it should be valid. The fact that the defendant B owed the plaintiff A a loan of \$30,000 is clear, and the evidence is sufficient. The defendant was supposed to repay the loan in time, and his failure to repay in time constituted a breach of contract, and he shall assume corresponding civil liabilities according to law ^{Acceptance} . The receipt of this loan provided by the plaintiff A does not have agreed interest, as not to pay interest. So the court does not support the claim that the plaintiff A asked the defendant B to calculate the interest from the date of the loan ^{Rejection} . The defendant was summoned by the court and refused to appear in court without justification.
REAL	The court concluded that: the lending agreement between the plaintiff A and the defendant B contains the true meaning and does not violate the prohibitive provisions of state laws and regulations, it is legal and valid. Although the plaintiff and the defendant did not specifically agree on the time for repayment, after the defendant received the loan, it shall be returned within a reasonable period after being appealed by the plaintiff. If the defendant fails to return it within a reasonable period after being called, the defendant shall be responsible to pay the overdue interest from the date of prosecution ^{Acceptance} . For the calculation standard for overdue interest, the plaintiff claimed that the monthly interest rate was 2.4%, but it did not provide a corresponding evidence. Therefore, the court does not support this claim of overdue interest ^{Rejection} . With reference to the loan interest rate announced by the People's Bank of China for the same period, the court determined that overdue interest is calculated at an annual interest rate of 5.6%. The fact that the defendant has not returned the loan of \$30,000 is clear. So the court supports the reasonable part of the plaintiff's claim requesting the defendant to return the loan and pay the overdue interest. Defendant B refused to appear in court without justification after being legally summoned by the court.

PLAINTIFF'S CLAIM	The two defendants B and C return the loan principal of \$2,000,000 and interest (The interest will be calculated as four times the interest rate of similar loans of the bank from February 28, 2014 to the date when the judgment is confirmed, it is \$40,000 temporarily calculated to the date of prosecution).
FACT DESCRIPTION	After the hearing, the court held the facts as follows: The two defendants B and C have spousal relationship. On February 28, 2014, the defendant B borrowed \$2,000,000 from the plaintiff A and signed a loan contract, stipulating that the defendant borrowed 2 million (\$2,000,000.00) from the plaintiff, and the loan period is from the date of signing to March 27, 2014, the interest is calculated at four times the interest rate of similar loans of the People's Bank of China over the same period. The loan period has expired and the defendant refused to return the loan. For this reason, the plaintiff A claimed in court.
PGN	The court concluded that: The legal loan relationship is protected by law. The fact that the defendant B borrowed \$2,000,000 from the plaintiff A is clear, and the evidence is indeed sufficient. The defendant B did not return the loan in time according to the contract, which was a breach of contract and should assume the corresponding liabilities for breach of contract according to law. The plaintiff's claim was accepted and the court supports it ^{Acceptance} . The defendants failed to appear in court after being legally summoned by the court. The court can judge the case in absentia according to law.
AC-NLG	The court concluded that: The civil loan relationship formed by the defendant B borrowing money from the plaintiff A and the act of giving a receipt of this loan are based on the true intention of them, they did not violate the mandatory provisions of the laws and regulations, it is legal and valid, and it should be protected by law. The defendant B did not repay the plaintiff's loan of \$2 million, which constituted a breach of contract, and he should assume the civil liabilities for returning the loan and paying interest. The defendant B and C have spousal relationship. The debt in this case occurred during the marriage, so it should be treated as joint debts and paid by the two defendants together. In summary, the plaintiff's claim is supported by law, and the court supports it ^{Acceptance} . The defendants B and C was legally summoned by the court and refused to appear in court without justifiable reasons.
REAL	The court concluded that: The defendant B has not repaid the loan of \$2 million from the plaintiff A, and should return it in time and pay interest according to the agreed time limit. The debt occurred during the marriage of the defendants B and C, so it should be treated as joint debts, the two defendants should jointly take the responsibility for repayment. The plaintiff A's claim is legal, and the court supports it ^{Acceptance} . The defendants B and C were legally summoned by the court and refused to appear in court without justifiable reasons.

PLAINTIFF'S CLAIM	1. The defendant B shall return the principal of \$50,000. 2.The defendant B is ordered to pay the plaintiff A an overdue interest of \$12,000 (from June 28, 2013 to March 31, 2014, the actual calculation until the date when the judgment is confirmed, calculated at 2% monthly interest), and it is \$62,000 in total.3. The litigation costs in this case are paid by the defendant B.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: On June 28, 2013, the defendant B gave a receipt of loan. The defendant needed a loan of \$50,000. The loan period was from June 28, 2013 to July 27, 2013. There was no agreed interest on the loan. After the due date, the defendant agreed to calculate the interest on the unrefunded principal at four times the bank 's loan interest during the same period. On the same day, the plaintiff A made a payment of \$50,000 from his bank account to the defendant B's bank account. Then the defendant B issued a receipt confirming that the loan of \$50,000 was received. However, the defendant B has not returned the loan principal and interest.
PGN	The court concluded that: The loan relationship between the plaintiff and the defendant does not violate the compulsory provisions of state laws and administrative regulations, and should be deemed as legal and effective. The defendant B failed to repay the interest according to the receipt, and the plaintiff 's claim to return the principal and pay the overdue interest should be supported according to law ^{Acceptance} . Defendant B refused to appear in court without justification after being legally summoned by the court, and is deemed to have waived his right to litigation. The court can judge the case in absentia according to law.
AC-NLG	The court concluded that: The loan relationship between the plaintiff A and the defendant B is legal and effective. After the defendant borrowed money, he should take the responsibility to return the loan and pay legal interest. If the borrower and the lender have not agreed on the interest on the loan, it shall be deemed as non-payment of interest ^{Acceptance} . However, the plaintiff has the right to claim the interest to be calculated from the benchmark interest rate of the same grade of loans issued by the People 's Bank of China at the same period when the loan occurred since the date of the prosecution ^{Rejection} .
REAL	The court concluded that: The loan between the plaintiff A and the defendant B did not violate the legal provisions, and was based on the true intentions of them, and this case has the loan agreement, receipt and bank statement issued by the defendant. The loan relationship is legal and valid. The plaintiff requested the defendant to return the loan principal of \$50,000 in compliance with the law, and the court will support it. ^{Acceptance} . In this case, the interest was not agreed during the loan period, the court does not support the interest during the loan period in the plaintiff's claim ^{Rejection} . But the court supports the calculation of the overdue interest from July 28, 2013 to March 31, 2014 based on the four times bank 's loan interest rate during the same period.

PLAINTIFF'S CLAIM	1. The defendants B and C jointly repaid the loan principal of \$20,000 and the interest loss (calculated from the bank 's loan interest rate at the same period from the date of prosecution to the date when the judgment is confirmed). 2.The litigation costs in this case are paid by the two defendants.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: On November 3, 2011, the defendant B borrowed \$20,000 from the plaintiff A, and the defendant B issued a receipt for this loan of \$20,000 to the plaintiff. The loan receipt did not specify the loan interest and repayment date. The plaintiff stated in court that the defendant B paid about \$500 but less than \$1,000. It was also found that the defendant B and the defendant C registered their marriage on September 1, 2006.
PGN	The court concluded that: The legal loan relationship is protected by law. The defendant B borrowed \$20,000 from the plaintiff A. This case has the evidence of the loan receipt and the plaintiff 's statement in court. The facts were clear and the evidence was true and sufficient. The legal loan relationship is protected by law, and the loan principal and interest should be repaid ^{Acceptance} .
AC-NLG	The court concluded that: The legal loan relationship is protected by law. The fact that the defendant B owed the plaintiff A a loan of \$20,000 was based on a loan receipt and the plaintiff 's statement in court. The facts are clear and the evidence is true and sufficient. The loan repayment period does not stipulate the repayment period, the plaintiff can urge the defendant to repay within a reasonable period. Now the plaintiff claims that the defendants repay the loan principal of \$20,000, it complies with the law and the court supports it. The defendant B and the defendant C have spousal relationship. In this case, the debt in this case occurred during the marriage, so it should be treated as joint debts and paid by the two defendants together ^{Acceptance} .
REAL	The court concluded that: The legal loan relationship is protected by law. The fact that the defendant B borrowed money from the plaintiff A was based on a loan receipt and the plaintiff 's statement. The facts are clear, and the evidence is true and sufficient. The loan interest rate is not agreed on the receipt, it shall be deemed as non-payment of interest. The plaintiff's opinion that the amount paid by the defendant B is interest has no factual basis and the court will not approve it. Because the plaintiff could not determine the specific amount paid by the defendant B, the court determined the amount paid by the defendant B as \$500 at his discretion, and the \$500 should be deducted from the loan principal. If the loan does not agree on the repayment period, the debtor shall return the loan if the creditor requests it to be returned according to trading habits. The defendant B and the defendant C registered their marriage on September 1, 2006. The debt in this case occurred during their marriage, so it is the joint debt of the two defendants and should be repaid together ^{Acceptance} . The defendants B and C were legally summoned by the court and refused to appear in court without justifiable reasons.

PLAINTIFF'S CLAIM	The defendant B should return to the defendant \$20,000 and pay litigation costs of this case, and the defendant C shall undertake joint and several liability.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: Plaintiff A supported the facts of his claim and provided the court with a receipt of the loan issued by the defendant B on September 22, 2008. Although the evidence was not cross-examined by the two defendants in court, it was considered by the court that the evidence was legal, true and relevant to the facts of this case, so the validity of the evidence was confirmed. The facts confirmed by the court are consistent with the facts claimed by the plaintiff A.
PGN	The court concluded that: The loan relationship between the plaintiff and the defendant is legal and effective, it should be protected by law. The defendant did not return the loan within the agreed time limit, which constituted a breach of contract and should bear the corresponding liability. The plaintiff is now claiming the defendant to return the loan of \$20,000, which complies with the law and the court will support it ^{Acceptance} . The defendant was legally summoned by the court and failed to appear in court without justifiable reasons.
AC-NLG	The court concluded that: The loan relationship between the plaintiff and the defendant is legal and valid. The defendant still owes the plaintiff a loan of \$20,000 and has not returned. The plaintiff's request for the defendant to return the money complies with the law and the court supports it ^{Acceptance} . The defendant B was legally summoned by the court and failed to appear in court without justifiable reasons. It was deemed to have waived his right to defend the facts and claims by the plaintiff.
REAL	The court concluded that: The guaranteed loan relationship between the plaintiff and the defendant is legal and effective. The defendant B still owes the plaintiff a loan of \$20,000 and has not returned. The plaintiff's claim for the defendant B to return the loan complies with the law and the court supports it ^{Acceptance} . Defendant C voluntarily provided guarantee for this loan and did not stipulate the guarantee method and period. According to law, he should bear joint and several liability for the above debt within six months from the date of maturity of the main debt. The main contract in this case did not stipulate the time limit for the performance of the main debt, and the guarantee period should be calculated from the date when the plaintiff claimed the rights. The plaintiff's claim that the defendant C bears joint and several liability for the settlement of the above debts complies with the law, and the court also supports it ^{Acceptance} . The two defendants were legally summoned by the court and failed to appear in court without justifiable reasons. It was deemed to have waived his right to defend the facts and claims by the plaintiff.

PLAINTIFF'S CLAIM	The two defendants B and C are required to return the loan of \$180,000 and pay the overdue interest of the loan of \$100,000 (from March 9, 2013, the monthly interest rate is calculated at 1.87% to the date that the judgment is confirmed)
FACT DESCRIPTION	After the hearing, the court held the facts as follows: In support of the facts claimed by the plaintiff, the following evidence materials were provided to this court within the proof period: 1. Two loan agreements to prove the fact that the defendant B borrowed \$180,000 from the plaintiff. 2. One piece of marriage registration information, to prove that the loan in the case occurred during the marriage of the two defendants, and should be the joint debts of the two defendants. Although the evidence provided by the plaintiff has not been cross-examined by the two defendants, the court found that the content of the above-mentioned evidence was objective and clear, the source form was legal, and was related to the facts of the case, so it was accepted. Based on the evidence adopted above and the court investigation, the facts confirmed by the court are consistent with the facts claimed by the plaintiff.
PGN	The court concluded that: The private lending relationship between the plaintiff and the defendant B is established and legally valid. As the borrower, the defendant B failed to repay the loan, which constituted a breach of contract and should bear corresponding civil liabilities. The plaintiff's claim has sufficient evidence and complies with the law, and the court supports it ^{Acceptance} . The two defendants were legally summoned by the court and failed to appear in court without justifiable reasons. It was deemed to have waived his right to defend the facts and claims by the plaintiff.
AC-NLG	The court concluded that: The private lending relationship between the plaintiff and the defendant B is established and legally valid. As the borrower, the defendant B failed to perform the repayment obligations in time and should bear corresponding civil liabilities. The plaintiff's changed claim has sufficient evidence and complies with the law, and the court will support it ^{Acceptance} . The two defendants were legally summoned by the court and failed to appear in court without justifiable reasons. It was deemed to have waived his right to defend the facts and claims by the plaintiff.
REAL	The court concluded that: The civil lending relationship between the plaintiff A and the defendant B was established and legally valid. As the borrower, the defendant B failed to fully perform the repayment obligations as agreed, which constituted a breach of contract and should bear corresponding civil liabilities. Because the loan in this case was formed during the marriage of the two defendants, in view of the fact that the defendant C did not respond to the claim and did not appear in court to participate in the litigation, the debt owned by the defendant B personally should be regarded as the joint debts of the defendant B and C. The plaintiff's changed claim has sufficient evidence and complies with the law, and the court will support it ^{Acceptance} . The two defendants were legally summoned by the court and failed to appear in court without justifiable reasons. It was deemed to have waived his right to defend the facts and claims by the plaintiff.

PLAINTIFF'S CLAIM	1. The defendant B shall pay \$28,000 and interest \$2560. Payment of interest is calculated from the date of prosecution to the actual settlement date, based on the base rate of the People's Bank of China of the same period at the amount of \$28,000. 2. The litigation costs in this case shall be paid by the defendant.
FACT DESCRIPTION	After the hearing, the court held the facts as follows: On September 30, 2013 and August 25, 2014, the defendant B borrowed \$10,000 each time from the plaintiff A. The defendant issued a loan receipt to the plaintiff for each of the two loans. There was no written agreement on the interest and loan period. Later, the defendant did not return the loan, then it caused a dispute. The above facts are proved by two receipts of the loan provided by the plaintiff and the plaintiff's statement in the court.
PGN	The court concluded that: The private lending relationship between the plaintiff and the defendant is established according to law, and is effective from the date the plaintiff provides the defendant with the loan. After the plaintiff provided the loan to the defendant, the defendant failed to return the loan as agreed, it was obviously a breach of contract. Therefore, the plaintiff's claim requesting the defendant to return the loan principal of \$28,000 was justified, and the court supports it ^{Acceptance} . The defendant was legally summoned by the court and refused to appear in court without justifiable reasons to participate in the proceedings.
AC-NLG	The court concluded that: The private lending relationship between the plaintiff and defendant is established according to law and should be protected by law. The defendant borrowed \$10,000 from the plaintiff. The facts were clear and the evidence was sufficient. The plaintiff now requires the defendant to repay the loan of \$10,000. The reasons are justified, and the court supports it ^{Acceptance} . But the court does not support the plaintiff's claim requesting the defendant to pay interest on the loan because the plaintiff failed to provide evidence to prove the fact that both of them agreed on the interest of the loan ^{Rejection} . The defendant was legally summoned by this court and refused to appear in court without justifiable reasons to participate in the proceedings.
REAL	The court concluded that: The private lending relationship between the plaintiff and the defendant is established and effective, and shall be protected according to law. The defendant should repay the loan after receiving it, but now he did not repay, it is obviously a breach of contract. Therefore, this court supports the claim of the plaintiff that the defendant should return the loan of \$20,000 and the corresponding loss of interest ^{Acceptance} . The plaintiff claimed that the defendant should pay interest, but did not provide evidence to prove that both of them clearly agreed on the interest, so the court does not support the plaintiff's claim for interest ^{Rejection} . The plaintiff withdrew some of the claims in the court hearing, and this court permitted it.