A LOAN is:
- Deposit Of Money By A Customer With Banker; Gimbel Bros. v. White, 10 N.Y.S.2d 666, 667, 256
  App.Div. 439

- Bailment with- out reward, consisting of the delivery of an article by the owner to another person, to be
  used by the latter gratuitously, and returned either in specie or in kind.

- A sum of money confided to another. Nichols v. Ferson, 7 Pet. 109, 8 L. Ed. 623; Booth v. Terrell, 16
  Ga. 20, 25;

- A borrowing of money or other personal property by a person who promises to return it, State v.
  Moltznener, 141 Or. 355, 17 P.2d 555, 556;

- Contract whereby one delivers money to another who agrees to return equivalent sum. Easter Oil
  Corporation v. Strauss, Tex.Civ.App., 52 S.W.2d 336, 340; Shaw v. McShane, Tex.Com.App., 50 S.W.2d
  278, 282;

- Debits arising from borrowing of money, Lawrie v. Miller, Tex.Com.App., 45 S.W.2d 172, 173;

- Delivery by one party and receipt by another party of money on agreement, express or implied, to repay
  money with or without interest, Parsons v. Fox. 179 Ga. 605, 176 S.E. 642; O. A. Graybeal Co. v. Cook,
  111 Cal.App. 518, 295 P. 1088, 1092;

- Payment of money by one to another to be repaid some future day, In re Arbuckle's Estate, 324 Pa. 501,
  188 A. 758, 761;

- That which one lends or borrows, In re Lalla's Estate, 362 Ill. 621, 1 N.E.2d 50, 53;

- Transaction creating customary relation of borrower and lender, Bannock County v. Citizens' Bank &
  Trust Co., 53 Idaho 159, 22 P.2d 674.

- Transaction wherein one party transfers to the other a sum of money which that other agrees to repay

- Deposit Pothier defines it to be a contract, by which one of the contracting parties gives a thing to another
  to keep, who is to do so gratuitously, and obliges himself to return it when he shall be requested.

The four elements of a "loan" are, a principal sum, a placing of the sum with a safe borrower, an agreement
that interest is to be paid, and a recognition by receiver of money of his liability for return of the principal
Dictionary Fourth Edition (page 1085)

BAILMENT defined: A delivery of goods or personal property, by one person (bailor) to another (bailee),
in trust for the execution of a special object upon or in relation to such goods, beneficial either to the bailor
or bailee or both, and upon a contract, express or implied, to perform the trust and carry out such object,
and thereupon either to redeliver the goods to the bailor or otherwise dispose of the same in conformity
with the purpose of the trust. The bailee is responsible for exercising due care toward the goods. Delivery
of personality for some particular use, or on mere deposit, upon a contract, express or implied, that after
purpose has been fulfilled it shall be redelivered to the person who delivered it, or otherwise dealt with
according to his directions, or kept until he reclaims it, as the case may be. Simpkins v. Ritter, 189 Neb.
644, 204 N.W.2d 383, 385. Generally, no fiduciary relationship is created by a bailment and hence it is not
accurate to refer to the transfer as "in trust", because no trustee-beneficiary relationship is created. See also
Pawn; Pledge. Actual bailment. One which exists where there is either: (a) an "actual delivery," consisting
in giving to the bailee or his agent the real possession of the chattel, or (b) a "constructive delivery,"
consisting of any of those acts which, although not truly comprising real possession of the goods
transferred, have been held by legal construction equivalent to acts of real delivery. Black’s Law Dictionary
DEPOSIT defined: contracts. Usually defined to be a naked bailment of goods to be kept for the bailor, without reward, and to be returned when he shall require it. Jones' Bailm. 36, 117; 1 Bell's Com. 257. See also Dane's Abr. ch. 17, aft. 1, Sec. 3; Story on Bailm. c. 2, Sec. 41. Pothier defines it to be a contract, by which one of the contracting parties gives a thing to another to keep, who is to do so gratuitously, and obliges himself to return it when he shall be requested. Traite du Depot. See Code Civ. tit. 11, c. 1, art. 1915; Louisiana Code, tit. 13, c. 1, art. 2897. 2. Deposits, in the civil law, are divisible into two kinds; necessary and voluntary. A necessary deposit is such as arises from pressing necessity; as, for instance, in case of a fire, a shipwreck, or other overwhelming calamity; and thence it is called miserabile depositum. Louis. Code 2935. A voluntary deposit is such as arises without any such calamity, from the mere consent or agreement of the parties. Dig. lib. 16, tit. 3, Sec. 2. 3. This distinction was material in the civil law, in respect to the remedy, for involuntary deposits, the action was only in simplum; in the other in duplum, or two-fold, whenever the depositary was guilty of any default. The common law has made no such distinction, and, therefore, in a necessary deposit, the remedy is limited to damages co-extensive with the wrong. Jones, Bailm. 48. 4. Deposits are again divided by the civil law into simple deposits, and sequestrations; the former is when there is but one party depositor (of whatever number composed), having a common interest; the latter is where there are two or more depositors, having each a different and adverse interest. See Sequestration. 5. These distinctions give rise to very different considerations in point of responsibility and rights. Hitherto they do not seem to have been incorporated in the common law; though if cases should arise, the principles applicable to them would scarcely fail of receiving general approbation, at least, so far as they affect the rights and responsibilities of the parties. Cases of judicial sequestration and deposits, especially in courts of chancery and admiralty, may hereafter require the subject to be fully investigated. At present, there have been few cases in which it has been necessary to consider upon whom the loss should fall when the property has perished in the custody of the law. Story on Bailm. Sec. 41-46. 6. There is another class of deposits noticed by Pothier, and called by him irregular deposits. This arises when a party having a sum of money which he does not think safe in his own hands; confides it to another, who is to return him, not the same money, but a like sum when he shall demand it. Poth. Traite du Depot, ch. 3, Sec. 3. The usual deposit made by a person dealing with a bank is of this nature. The depositor, in such case, becomes merely a creditor of the depositary for the money or other thing, which he binds himself to return. 7. This species of deposit is also called an improper deposit, to distinguish it from one that is regular and proper, and which latter is sometimes called a special deposit. 1 Bell's Com. 257-8. See 4 Blackf. R. 395. 8. There is a kind of deposit, which may, for distinction's sake, be called a quasi deposit, which is governed, by the same general rule as common deposits. It is when a party comes lawfully to the possession of another person's property by finding. Under such circumstances, the finder seems bound to the same reasonable care of it as any voluntary depositary ex contractu. Doct. & Stu. Dial. 2, ch. 38; Story on Bailm. Sec. 85; and see Bac. Abr. Bailm. D. See further, on the subject of deposits, Louis. Code, tit. 13; Bac. Abr. Bailment; Digest, depositi vel contra; Code, lib. 4, tit. 34; Inst. lib. 3, tit. 15, Sec. 3; Nov. 73 and 78; Domat, liv. 1, tit. 7, et tom. 2, liv. 3, tit. 1, s. 5, n. 26; 1 Bouv. Inst. n. 1053, et seq. A Law Dictionary Adapted To The Constitution And Laws Of The United States Of America And Of The Several States Of The American Union by: John Bouvier Revised Sixth Edition, 1856


LOAN CERTIFICATES defined: Certificates issued by a clearing-house to the associated banks to the amount of seventy-five per cent. of the value of the collaterals deposited by the borrowing banks with the loan committee of the clearing-house. Anderson. Black's Law Dictionary Fourth Edition (page 1085)

LOAN FOR CONSUMPTION defined: A loan for consumption is where the article is not to be returned in specie, but in kind. This is a sale and not a bailment. Code Ga. 1882, § 2125 (Civ. Code 1910, § 3516). The loan for consumption is an agreement by which one person delivers to another a certain quantity of things which are consumed by the use, under the obligation, by the borrower, to return to him as much of the same
LOAN FOR EXCHANGE defined: A loan for exchange is a contract by which one delivers personal property to another, and the latter agrees to return to the lender a similar thing at a future time, without reward for its use. Civ. Code Cal. § 1902. Black's Law Dictionary Fourth Edition (page 1085)

LOAN FOR USE defined: Occurs where a chattel is to be used by bailee without reward and then specifically returned to bailor. Slack v. Bryan, 299 Ky. 132, 184 S.W.2d 873, 876.
The loan for use is an agreement by which a person delivers a thing to another, to use it according to its natural destination, or according to the agreement, under the obligation on the part of the borrower, to return it after he shall have done using it. Civ.Code La. art. 2893. A loan for use is a contract by which one gives to another the temporary possession and use of personal property, and the latter agrees to return the same thing to him at a future time, without reward for its use. Civ.Code Cal. § 1884. A loan for use is the gratuitous grant of an article to another for use, to be returned in specie, and may be either for a certain time or indefinitely, and at the will of the grantor. Code Ga.1882, § 2126 (Civ.Code 1910, § 3517). Loan for use (called "commodatum" in the civil law) differs from a loan for consumption, (called "mutuum" in the civil law,) in this: that the commodatum must be specifically returned; the mutuum is to be returned in kind. In the case of a commodatum, the property in the thing remains in the lender ; in a mutuum, the property passes to the borrower. Bouvier. Black's Law Dictionary Fourth Edition (page 1085, 1086)

See: http://www.johnwademoore.net/content/they-cant-take-your-house-lawfully-anyway

See: http://www.johnwademoore.net/truth/jkf-secret-societies

DEPOSITOR defined: contracts. He who makes a deposit. 2. He is generally entitled to receive the deposit from the depositary, but to this rule there are exceptions; as when the depositor at the time of making the
deposit had no title to the property deposited, and the owner claims it from the depositary, the depositor cannot recover it; and for this reason, that he can never be in a better situation than the owner. 1 Barn. & Ald. 450; 5 Taunt. 759. As to the place where the depositor is entitled to receive his deposit, see Story on Bailm. Sec. 117-120 1 Bouv. Inst. n. 1063. A Law Dictionary Adapted To The Constitution And Laws Of The United States Of America And Of The Several States Of The American Union by: John Bouvier Revised Sixth Edition, 1856

INDORSER defined: contracts. The person who makes an indorsement. 2. The indorser of a bill of exchange, or other negotiable paper, by his indorsement undertakes to be responsible to the holder for the amount of the bill or note, if the latter shall make a legal demand from the payer, and, in default of payment, give proper notice thereof to the indorser. But the indorser may make his indorsement conditional, which will operate as a transfer of the bill, if the condition be performed; or he may make it qualified, so that he shall not be responsible on non-payment by the payer. Chitty on Bills, 179,180. 3. To make an indorser liable on his indorsement, the instrument must be commercial paper, for the indorsement of a bond or single bill will not, per se, create a responsibility. 13 Serg. & Rawle, 311. But see Treval v. Fitch, 5 Whart. 325; Hopkins v. Cumberland Valley R. R. Co., 3 Watts & Serg. 410. 4. When there are several indorsers, the first in point of time is generally, but not always, first-responsible; there may be circumstances which may cast the responsibility, in the first place, as between them, on a subsequent indorsee. 5 Munf. R. 252. A Law Dictionary Adapted To The Constitution And Laws Of The United States Of America And Of The Several States Of The American Union by: John Bouvier Revised Sixth Edition, 1856

BAILOR n defined: (Law) contract law a person who retains ownership of goods but entrusts possession of them to another under a bailment. One who delivers personal property in bailment.

Summary: A delivery of goods or personal property, by one person (bailor) to another (bailee), in trust for the execution of a special object upon or in relation to such goods, beneficial either to the bailor or bailee or both, and upon a contract, express or implied, to perform the trust and carry out such object, and thereupon either to redeliver the goods to the bailor or otherwise dispose of the same in conformity with the purpose of the trust. The bailee is responsible for exercising due care toward the goods. Delivery of personality for some particular use, or on mere deposit, upon a contract, express or implied, that after purpose has been fulfilled it shall be redelivered to the person who delivered it, or otherwise dealt with according to his directions, or kept until he reclaims it, as the case may be. Simpkins v. Riter, 189 Neb. 644, 204 N.W.2d 383, 385…. Your Property.

endorse…

redeemed lawful money defined per 12 u.s.c 411

By:______________________________

Bailor for Bailee