P.Berol. 13194 recto

Scan: International Photographic Archive

Other texts on the same papyrus: unintelligible note above the text; Claytor-Van Minnen, *ZPE* 217 (2021) 158-164 on the verso

Loan contract (*synchoresis*) Before January 26, 15 BC

### (a) Addressee

<sup>2</sup> To Achaios, who is in charge of the tribunal in the court,

### (b1) *Party 1*

|<sup>3</sup> from Gaius Iulius Philios,

### (b2) *Party 2*

and from Nilos the son of ...  $|^4$  and from his wife, Zois the daughter of ...  $|^5$  and from Eirenaios alias Dorotheos, the son of both of them,  $|^6$  with as guardian of Zois her husband himself.

## (c) Agreement about the receipt of a loan

Concerning the |<sup>7</sup> points at issue, Nilos and Zois and also |<sup>8</sup> Eirenaios agree that they have received from Gaius Iulius Philios an interest-free loan, partly in |<sup>9</sup> cash (*and not through a bank*), partly through the money-changing bank of Kastor, |<sup>10</sup> of 180 Ptolemaic silver drachmas,

#### (d) Agreement about repayment of the loan

|  $^{11}$  which (*loan*) they also agree to pay back in six months starting from the first day of |  $^{12}$  Mecheir of the present 15th year of Caesar (*Augustus*), by paying in an orderly fashion |  $^{13}$  each day toward the aforementioned sum |  $^{14}$  the one drachma due (*each day*), without skipping a single day, |  $^{15}$  until Gaius Philios has been paid in full with the |  $^{16}$  180 silver drachmas, and they agree to do this |  $^{17}$  without a trial or any dispute,

### (e) Penalty clause

and if they skip any of the daily installments, they agree that they are liable to seizure immediately, without waiting for |<sup>19</sup> the time apportioned to them, and that they can be held under arrest until they pay |<sup>20</sup> the entire sum or whatever will be owed (*at that time*) along with half as much again |<sup>21</sup> and for the time that has gone beyond (*the due date*) the interest of two drachmas (*per 100 drachmas per month*) in accordance with the statute, |<sup>22</sup> while the right to execute (*the claim*) belongs to Gaius Iulius Philios from the three (*debtors*), who are each other's guarantors |<sup>23</sup> for payment, and from one and from whomever (*of them*) he chooses and from all of their belongings |<sup>24</sup> just as if by virtue of a legal decision, and until they pay (*the debt*), they agree that they are not permitted to |<sup>25</sup> adduce safeguards nor to take refuge to ... |<sup>26</sup> nor to a place of asylum nor to a decree of amnesty nor to a decree on professional exemptions |<sup>27</sup> nor to any other kind of protection at all, or whatever other kind they use, |<sup>28</sup> let that be without effect,

# (f) Invalidation of a prior loan

and Gaius Philios agrees that the other agreement two  $|^{29}$  of the aforementioned, Nilos and Zois, together with Sarapion the son of Sosos, have made with him  $|^{30}$  through the same tribunal  $|^{31}$  in Hathyr of the same 15th year for a loan  $|^{32}$  of 120 drachmas is without effect ...  $|^{33}$  ...  $|^{34}$  he (*Gaius*) agrees not to proceed against the sum of 120 silver drachmas  $|^{35}$  ...  $|^{36}$  180 silver drachmas.