

Loan Agreement

Effective Date: August 25, 2025

Parties

This Loan Agreement (the "Agreement") is entered into by and between:

- **Lender:** Pinnacle Bank, a corporation organized under the laws of New York, with its principal office at 456 Finance Street, New York, NY 10001.
- **Borrower:** Jane Doe, an individual with a principal address at 789 Main Street, Albany, NY 12203.

Loan Terms

The Lender agrees to loan the Borrower the principal amount of 50,000. *The loan shall bear interest at a rate of*

Repayment Schedule

The Borrower shall repay the loan in monthly installments of 1,000, *beginning on September 25, 2025, and con*

Obligations

The Borrower agrees to:

- Make all payments in a timely manner as outlined in the Repayment Schedule.
- Notify the Lender in writing of any change in address or financial status.
- Provide collateral in the form of a 2020 Toyota Camry, VIN 1HGCM82633A004352, to secure the loan.

Default and Remedies

In the event of default, defined as failure to make a payment within 15 days of the due date, the Lender may declare the entire outstanding balance immediately due and pursue legal remedies, including repossession of the collateral.

Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of New York.

Signatures

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the Effective Date.

Pinnacle Bank

Jane Doe

Signature

Name: Michael Smith

Title: Loan Officer

Date: August 25, 2025

Signature

Name: Jane Doe

Title: Borrower

Date: August 25, 2025