

Loan Agreement

October 22, 2025

This Loan Agreement (the "Agreement") is made and entered into as of _____ (the "Effective Date"), by and between:

_____ ("Lender"), a company incorporated under the laws of _____ with its registered office at _____;

AND

_____ ("Borrower"), a company incorporated under the laws of _____ with its registered office at _____.

1. Loan Principal

The Lender agrees to lend to the Borrower, and the Borrower agrees to borrow from the Lender, the principal sum of _____ (the "Loan").

2. Interest

2.1 The Loan shall bear interest at a rate of _____% per annum.

2.2 Interest shall be calculated on the basis of a 360-day year and the actual number of days elapsed.

3. Term and Repayment

- 3.1 The term of the Loan shall be _____ months/years from the Effective Date.
- 3.2 The Borrower shall repay the Loan in _____ equal installments of principal plus accrued interest, payable on the _____ day of each month, commencing on _____.
- 3.3 The final payment shall include all outstanding principal and accrued interest.

4. Security

The Loan shall be secured by _____ (the "Security"). The Borrower shall execute all necessary documents to perfect the Lender's security interest in the Security.

5. Prepayment

- 5.1 The Borrower may prepay the Loan in whole or in part at any time upon _____ days' prior written notice to the Lender.
- 5.2 Any prepayment shall include all accrued interest and a prepayment fee of _____.

6. Events of Default and Acceleration

- 6.1 The following shall constitute events of default:
- (a) Failure to make any payment when due;
 - (b) Breach of any covenant or representation;
 - (c) Insolvency or bankruptcy proceedings;
 - (d) Any material adverse change in the Borrower's financial condition.

- 6.2 Upon an event of default, the Lender may declare all outstanding amounts immediately due and payable.

7. Fees and Taxes

- 7.1 The Borrower shall pay all taxes, duties, and governmental charges relating to this Agreement.
- 7.2 The Borrower shall reimburse the Lender for all reasonable legal and administrative expenses.

8. Dispute Resolution

- 8.1 Any dispute shall first be submitted to mediation in _____.
- 8.2 If mediation fails, the dispute shall be resolved by arbitration under the rules of _____.
- 8.3 The prevailing party shall be entitled to recover reasonable attorney's fees.

9. General Provisions

- 9.1 This Agreement constitutes the entire agreement between the parties.
- 9.2 Any amendment must be in writing and signed by both parties.
- 9.3 This Agreement shall be governed by the laws of _____.

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

For and on behalf of Lender

Name: _____

Title: _____

Date: _____

For and on behalf of Borrower

Name: _____

Title: _____

Date: _____