

LOAN AGREEMENT

Contract Number: LA-2025-004

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

Sallie Mae

BORROWER:

Emily Johnson

Section 2: Loan Terms and Conditions

Principal Amount:	USD 30,000.00
Interest Rate (p.a.):	4.5%
Term:	120 months
Maturity Date:	December 23, 2035
Purpose:	Financing of Master's degree in Computer Science
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 120 monthly installments. The estimated monthly payment is approximately USD 362.50 (including interest). A detailed amortization schedule will be provided separately.

Section 5: General Terms

This Agreement shall be governed by and construed in accordance with the laws of the State of New York. Any amendments or modifications must be in writing. If any provision is found to be unenforceable, the remaining provisions shall continue in full force and effect.

Section 6: Signatures

Sallie Mae

(Lender)

Date: _____

Emily Johnson

(Borrower)

Date: _____