

LOAN AGREEMENT

Contract Number: LA-2025-005

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

U.S. Department of Education

BORROWER:

Thomas Brown

Section 2: Loan Terms and Conditions

Principal Amount:	USD 25,000.00
Interest Rate (p.a.):	0.0%
Term:	240 months
Maturity Date:	October 31, 2045
Purpose:	Government-subsidized medical school education
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 240 monthly installments. The estimated monthly payment is approximately USD 104.17 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Interest-free loan under Federal Student Aid program. Repayment begins 6 months after graduation.

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

U.S. Department of Education

(Lender)

Date: _____

Thomas Brown

(Borrower)

Date: _____