

LOAN AGREEMENT

Contract Number: LA-2025-020

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

PNC Financial Services

BORROWER:

Amanda Harris

Section 2: Loan Terms and Conditions

Principal Amount:	USD 22,000.00
Interest Rate (p.a.):	0.4%
Term:	236 months
Maturity Date:	July 06, 2045
Purpose:	Technology equipment purchase
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 236 monthly installments. The estimated monthly payment is approximately USD 100.55 (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

PNC Financial Services

(Lender)

Date: _____

Amanda Harris

(Borrower)

Date: _____