

# LOAN AGREEMENT

**Contract Number:** LA-2025-091

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

### LENDER:

Sallie Mae

### BORROWER:

Maria Garcia

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,321,000.00
<b>Interest Rate (p.a.):</b>	5.2%
<b>Term:</b>	70 months
<b>Maturity Date:</b>	November 15, 2031
<b>Purpose:</b>	Supply chain optimization
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	The solar installation equipment

## Section 3: Repayment Terms

Repayment shall be made in 70 monthly installments. The estimated monthly payment is approximately USD 24,595.76 (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**

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Sallie Mae

(Lender)

Date: \_\_\_\_\_

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Maria Garcia

(Borrower)

Date: \_\_\_\_\_