

# LOAN AGREEMENT

**Contract Number:** LA-2025-036

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Green Investment Bank

**BORROWER:**

Rachel Scott

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 8,000.00
<b>Interest Rate (p.a.):</b>	1.4%
<b>Term:</b>	192 months
<b>Maturity Date:</b>	November 24, 2041
<b>Purpose:</b>	Home improvement and renovation
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 192 monthly installments. The estimated monthly payment is approximately USD 51.00 (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**

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Green Investment Bank

(Lender)

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

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Rachel Scott

(Borrower)

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