

# LOAN AGREEMENT

**Contract Number:** LA-2025-020

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

### LENDER:

PNC Financial Services

### BORROWER:

Amanda Harris

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 22,000.00
<b>Interest Rate (p.a.):</b>	0.4%
<b>Term:</b>	236 months
<b>Maturity Date:</b>	July 04, 2045
<b>Purpose:</b>	Technology equipment purchase
<b>Security:</b>	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: \_\_\_\_\_