

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

Principal Amount:	USD 8,000.00
Interest Rate (p.a.):	1.4%
Term:	192 months
Maturity Date:	November 24, 2041
Purpose:	Home improvement and renovation
Security:	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

Green Investment Bank

(Lender)

Date: _____

Rachel Scott

(Borrower)

Date: _____