

# LOAN AGREEMENT

**Contract Number:** LA-2025-010

**Date:** February 13, 2026

## Section 1: Parties to the Agreement

**LENDER:**

John Smith

**BORROWER:**

StartupXYZ Inc.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 100,000.00
<b>Interest Rate (p.a.):</b>	8.0%
<b>Term:</b>	36 months
<b>Maturity Date:</b>	January 28, 2029
<b>Purpose:</b>	Seed financing for technology startup
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 36 monthly installments. The estimated monthly payment is approximately USD 3,444.44 (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**

\_\_\_\_\_

John Smith

(Lender)

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

\_\_\_\_\_

StartupXYZ Inc.

(Borrower)

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