

# LOAN AGREEMENT

## Federal Subsidized Student Loan

**Contract Number:** LA-2025-005

**Date:** February 13, 2026

### Section 1: Parties to the Agreement

**LENDER:**

U.S. Department of Education  
(Financial Institution)

**BORROWER:**

Thomas Brown  
(Natural Person / Individual)

### Section 2: Loan Terms and Conditions

<b>Loan Type:</b>	Federal Subsidized Student Loan
<b>Ontology Class:</b>	SubsidizedStudentLoan
<b>Principal Amount:</b>	USD 25,000.00
<b>Interest Rate (p.a.):</b>	0.0%
<b>Term:</b>	240 months
<b>Maturity Date:</b>	October 31, 2045
<b>Purpose:</b>	Government-subsidized medical school education
<b>Security:</b>	No (Unsecured Loan)

### Section 3: Repayment Terms

Repayment shall be made in 240 monthly installments. The estimated monthly payment is approximately USD 104.17 (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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U.S. Department of Education

(Lender)

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

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Thomas Brown

(Borrower)

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