

LOAN AGREEMENT

Contract Number: LA-2025-004

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Sallie Mae

BORROWER:

Maria Garcia

Section 2: Loan Terms and Conditions

Principal Amount:	USD 18,000.00
Interest Rate (p.a.):	1.4%
Term:	197 months
Maturity Date:	April 23, 2042
Purpose:	Vehicle purchase financing
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 197 monthly installments. The estimated monthly payment is approximately USD 112.37 (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

Sallie Mae

(Lender)

Date: _____

Maria Garcia

(Borrower)

Date: _____