

LOAN AGREEMENT

Contract Number: LA-2025-035

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

U.S. Department of Education

BORROWER:

Brian Wright

Section 2: Loan Terms and Conditions

Principal Amount:	USD 28,000.00
Interest Rate (p.a.):	5.3%
Term:	138 months
Maturity Date:	June 18, 2037
Purpose:	Debt consolidation
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 138 monthly installments. The estimated monthly payment is approximately USD 326.57 (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

U.S. Department of Education

(Lender)

Date: _____

Brian Wright

(Borrower)

Date: _____