Loan

```
-annualInterestRate : Double-numberOfYears : Integer-loanAmount : Double
```

```
+Loan()
+Loan(rate : double, years : int, amount : double)
+setRate(rate : double) : void
+setYears(years : int) : void
+setIoanAmount(amount : double) : void
+getRate() : double
+getYears() : int
+getAmount() : double
+getMonthlyPayment() : double
+getTotalPayment() : double
+toString() : String
```