

LOAN CONTRACT AGREEMENT

Contract Number: LOAN-2024-005

Date: December 16, 2025

BORROWER INFORMATION

Full Name:	Amanda Foster
Email:	amanda.foster@email.com
Phone:	(555) 567-8901
Employment Status:	Part-Time
Employer:	University Bookstore
Annual Income:	\$28,000.00
Credit Score:	695

LOAN DETAILS

Loan Type:	Student
Loan Amount:	\$45,000.00
Interest Rate:	4.99% per annum
Loan Term:	120 months (10 years)
Application Date:	2024-11-25
Status:	Approved

PAYMENT INFORMATION

Monthly Payment:	\$477.07
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Total Amount Payable:	\$57,248.99
Total Interest:	\$12,248.99

ADDITIONAL NOTES

Graduate school tuition - MBA program.

TERMS AND CONDITIONS

1. The Borrower agrees to repay the loan amount plus interest according to the payment schedule. 2. Payments are due on the same day of each month. 3. Late payments may incur additional fees and penalties. 4. The Borrower may prepay the loan without penalty. 5. Default on payment may result in legal action and credit reporting. 6. This contract is governed by applicable state and federal laws.

SIGNATURES

Borrower Signature: _____ **Date:** _____

Lender Signature: _____ **Date:** _____