**LOAN AGREEMENT**

This Loan Agreement dated: **FILL OUT** 🡪 Today’s date

Between:

Borrower: **FILL OUT** 🡪 Relationship name

Address: **FILL OUT** 🡪 Relationship’s billing address

AND

Lender: **nCino Bank**

Address: 6770 Parker Farm Drive, Wilmington, NC 28405

**IN CONSIDERATION OF** the Lender loaning certain monies (the “Loan) to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform, and fulfill the promises and conditions outlined in this Agreement:

**Loan Amount & Interest**

1. The Lender promises to loan **FILL OUT** 🡪 Loan Amount USD to the Borrower and the Borrower promises to repay this Principal amount to the Lender, with interest payable on the unpaid principal at the rate of **FILL OUT** 🡪 Interest Rate percent per annum, calculated **FILL OUT** 🡪 Payment Schedule not in advance.

**Payment**

1. This Loan will begin being repaid starting on **FILL OUT** 🡪 First Payment Date and will be paid in full on **FILL OUT** 🡪 Maturity date

**Default**

1. Notwithstanding anything contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be due immediately.

**Fees**

1. This Agreement will be legally bound to the following loan processing fees:

|  |  |
| --- | --- |
| Fee Type | Fee Amount |
| **LIST FEES** |  |
|  |  |

**Governing Law**

1. This Agreement will be construed in accordance with and governed by the state laws of the District of nCino, USA.

Signed,

**FILL OUT 🡪 Loan Officer**