

STUDENT LOAN AGREEMENT

Lender: _____ Borrower: _____

Loan Details:

Principal Amount (USD): _____

Interest Rate (per annum): _____

Loan Term (months): _____

Payment Schedule: _____

Borrower Information:

Full Name: _____

Address: _____

Phone / Email: _____

Lender Information:

Full Name / Institution: _____

Address: _____

Phone / Email: _____

Section 1 – Loan Agreement Purpose

This Student Loan Agreement (the “Agreement”) sets forth the terms and conditions under which the Lender agrees to loan funds to the Borrower to finance educational expenses.

Section 2 – Loan Amount and Disbursement

The Lender agrees to loan the principal amount specified above to the Borrower. Disbursement shall be made according to the Lender’s standard procedures and applicable regulations.

Section 3 – Interest Rate

The loan shall bear interest at the fixed annual rate specified above, calculated on the outstanding principal balance from the date of disbursement until the loan is paid in full.

Section 4 – Repayment Terms

The Borrower agrees to repay the loan in accordance with the payment schedule described above. Payments will be applied first to accrued interest and then to principal.

Section 5 – Late Payments and Default

If any payment is not received by the due date, the Borrower shall be liable for late fees as allowed by law. Default occurs if the Borrower fails to make payments for ____ days after due notice.

Section 6 – Prepayment

The Borrower may prepay all or any part of the loan at any time without penalty. All prepayments will be applied first to accrued interest and then to principal.

Section 7 – Borrower Representations and Warranties

The Borrower represents that all information provided is true and accurate, understands the loan obligations, and agrees to comply with all terms set forth in this Agreement.

Section 8 – Lender Representations and Warranties

The Lender represents that it is duly authorized and licensed to make the loan, and that this Agreement complies with all applicable laws and regulations.

Section 9 – Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the State of _____. The parties consent to the jurisdiction of state and federal courts located in _____ County, _____.

Section 10 – Notices

All notices under this Agreement shall be in writing and deemed delivered when hand-delivered, sent by nationally recognized overnight courier, certified mail return receipt requested, or electronic means with confirmation.

Section 11 – Confidentiality

The parties agree to maintain the confidentiality of all personal and financial information exchanged, except as required by law or agreed in writing.

Section 12 – Amendments

No amendment or modification of this Agreement shall be effective unless in writing and signed by both parties.

Section 13 – Severability

If any provision of this Agreement is found to be unenforceable or invalid, the remaining provisions will remain in full force and effect.

Section 14 – Entire Agreement

This Agreement constitutes the entire understanding between the parties concerning the subject matter and supersedes all prior agreements or understandings.

Section 15 – Execution and Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute one instrument.

Section 16 – Borrower's Authorization

The Borrower authorizes the Lender to verify all information provided and obtain credit reports as necessary to administer this loan.

Section 17 – Use of Loan Proceeds

The Borrower agrees to use the loan proceeds exclusively for education-related expenses.

Section 18 – Collection Costs

In the event of default, the Borrower shall be responsible for all collection costs, including reasonable attorneys' fees, to the extent permitted by law.

Section 19 – Waiver

No waiver by either party of any breach or default shall be deemed a waiver of any other or subsequent breach or default.

Section 20 – Signatures

The parties have executed this Agreement as of the date of signing below, intending to be legally bound.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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