

STUDENT LOAN AGREEMENT

Location: _____ Date: _____

Lender Information:

Full Name / Institution: _____

Address: _____

Phone/Email: _____

Borrower Information:

Full Name: _____

Government ID / Driver License No.: _____

Address: _____

Phone/Email: _____

Loan Details:

Loan Amount (USD): _____

Interest Rate (% per annum): _____

Repayment Term (months): _____

Payment Schedule: _____

Clause 1 – Loan Agreement Purpose

The Lender agrees to loan to the Borrower the principal sum identified herein, subject to the terms and conditions set forth in this Agreement. The Borrower agrees to repay the Loan Amount, with interest, in accordance with the repayment terms specified.

Clause 2 – Interest and Payments

Interest on the unpaid principal balance shall accrue at the stated annual interest rate. Payments shall be made on the schedule agreed between the parties until full repayment of principal and accrued interest. Early repayments may be made without penalty unless otherwise specified.

Clause 3 – Late Payment

If any payment is not made within fifteen (15) days after its due date, the Borrower shall pay a late charge as specified by the Lender. Continued failure to pay may result in default and acceleration of the entire remaining loan balance.

Clause 4 – Security and Collateral

This Loan is unsecured unless otherwise indicated in a separate Security Agreement attached hereto. If secured, the Borrower grants the Lender a security interest in the collateral described therein.

Clause 5 – Borrower Representations and Warranties

The Borrower represents that all information provided is true and correct, that the Borrower has the capacity to enter this Agreement, and that there are no existing agreements that conflict with this Loan.

Clause 6 – Use of Loan Funds

The Borrower agrees to use the Loan Funds solely for educational purposes related to post-secondary education and not

for any unlawful or unauthorized purposes.

Clause 7 – Events of Default

Events of default include, but are not limited to, failure to pay when due, insolvency, bankruptcy, or material breach of this Agreement. Upon default, the Lender may declare the entire balance immediately due and payable.

Clause 8 – Remedies upon Default

In addition to acceleration of the debt, the Lender may exercise all rights and remedies available under applicable law, including collection costs, attorney’s fees, and court costs.

Clause 9 – Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the United States and the State in which the Lender's principal place of business is located without regard to conflict of law principles. The parties consent to the exclusive jurisdiction of the state and federal courts located therein.

Clause 10 – Amendments

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

Clause 11 – Severability

If any provision of this Agreement is found invalid or unenforceable, the remaining provisions shall continue in full force and effect.

Clause 12 – Entire Agreement

This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements, representations, and understandings.

Clause 13 – Notices

All notices shall be in writing and deemed given when delivered personally, sent by nationally recognized overnight courier, certified mail return receipt requested, or by confirmed electronic communication to the addresses specified herein or updated by written notice.

Clause 14 – Waiver of Jury Trial

To the maximum extent permitted by law, each party knowingly and voluntarily waives any right to trial by jury in any dispute arising out of or related to this Agreement.

Clause 15 – Counterparts and Electronic Signatures

This Agreement may be executed in counterparts and by electronic signature, each of which shall be deemed an original but all of which together constitute one and the same instrument.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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