

LOAN AGREEMENT

Contract Number: LA-2025-056

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Fifth Third Bancorp

BORROWER:

Samantha Edwards

Section 2: Loan Terms and Conditions

Principal Amount:	USD 28,000.00
Interest Rate (p.a.):	11.1%
Term:	22 months
Maturity Date:	December 06, 2027
Purpose:	Personal emergency fund
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 22 monthly installments. The estimated monthly payment is approximately USD 1,531.73 (including interest). A detailed amortization schedule will be provided separately.

Section 5: General Terms

This Agreement shall be governed by and construed in accordance with the laws of the State of New York. Any amendments or modifications must be in writing. If any provision is found to be unenforceable, the remaining provisions shall continue in full force and effect.

Section 6: Signatures

Fifth Third Bancorp

(Lender)

Date: _____

Samantha Edwards

(Borrower)

Date: _____