

LOAN AGREEMENT

Mortgage Refinancing Agreement

Contract Number: LA-2025-009

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

Quicken Loans
(Financial Institution)

BORROWER:

Dr. Sarah Wilson
(Natural Person / Individual)

Section 2: Loan Terms and Conditions

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|------------------------------|--|
| Loan Type: | Mortgage Refinancing Agreement |
| Ontology Class: | Mortgage |
| Principal Amount: | USD 320,000.00 |
| Interest Rate (p.a.): | 2.8% |
| Term: | 240 months |
| Maturity Date: | October 31, 2045 |
| Purpose: | Refinancing of existing mortgage loan |
| Security: | Yes (Secured Loan) |
| Collateral: | First lien on condominium at 456 Park Avenue, New York, NY 10022 |

Section 3: Repayment Terms

Repayment shall be made in 240 monthly installments. The estimated monthly payment is approximately USD 2,080.00 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Refinancing of existing loan from Bank of America (remaining balance: \$318,500). Cash-out refinance with improved terms.

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

Quicken Loans

(Lender)

Date: _____

Dr. Sarah Wilson

(Borrower)

Date: _____