

LOAN AGREEMENT

Contract Number: LA-2025-018

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

UBS Group

BORROWER:

Lisa Anderson

Section 2: Loan Terms and Conditions

Principal Amount:	USD 482,000.00
Interest Rate (p.a.):	4.6%
Term:	318 months
Maturity Date:	March 29, 2052
Purpose:	Vehicle purchase financing
Security:	Yes (Secured Loan)
Collateral:	First lien on property at 321 Elm Street, Portland, OR 97201

Section 3: Repayment Terms

Repayment shall be made in 318 monthly installments. The estimated monthly payment is approximately USD 3,363.39 (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

UBS Group

(Lender)

Date: _____

Lisa Anderson

(Borrower)

Date: _____