

LOAN AGREEMENT

Contract Number: LA-2025-058

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

KeyCorp

BORROWER:

Timothy Collins

Section 2: Loan Terms and Conditions

Principal Amount:	USD 719,000.00
Interest Rate (p.a.):	4.2%
Term:	244 months
Maturity Date:	March 03, 2046
Purpose:	Medical expenses coverage
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 244 monthly installments. The estimated monthly payment is approximately USD 5,463.22 (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

KeyCorp

(Lender)

Date: _____

Timothy Collins

(Borrower)

Date: _____