

LOAN AGREEMENT

Contract Number: LA-2025-027

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Citizens Financial Group

BORROWER:

Megan Lewis

Section 2: Loan Terms and Conditions

Principal Amount:	USD 29,000.00
Interest Rate (p.a.):	2.3%
Term:	179 months
Maturity Date:	October 28, 2040
Purpose:	Moving and relocation costs
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 179 monthly installments. The estimated monthly payment is approximately USD 217.59 (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

Citizens Financial Group

(Lender)

Date: _____

Megan Lewis

(Borrower)

Date: _____