

LOAN AGREEMENT

Contract Number: LA-2025-081

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Goldman Sachs

BORROWER:

Kevin Allen

Section 2: Loan Terms and Conditions

Principal Amount:	USD 4,000.00
Interest Rate (p.a.):	23.9%
Term:	24 months
Maturity Date:	February 06, 2028
Purpose:	Credit card for everyday purchases
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 24 monthly installments. The estimated monthly payment is approximately USD 246.33 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This is a closed-end credit card account. The full balance must be repaid by the maturity date. No revolving credit is permitted.

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

Goldman Sachs

(Lender)

Date: _____

Kevin Allen

(Borrower)

Date: _____