

LOAN AGREEMENT

Contract Number: LA-2025-010

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Citibank

BORROWER:

Thomas Brown

Section 2: Loan Terms and Conditions

Principal Amount:	USD 277,000.00
Interest Rate (p.a.):	4.9%
Term:	216 months
Maturity Date:	November 14, 2043
Purpose:	Home improvement and renovation
Security:	Yes (Secured Loan)
Collateral:	First lien on property at 369 Walnut Way, Boston, MA 02101

Section 3: Repayment Terms

Repayment shall be made in 216 monthly installments. The estimated monthly payment is approximately USD 2,413.49 (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

Citibank

(Lender)

Date: _____

Thomas Brown

(Borrower)

Date: _____