

LOAN AGREEMENT

Contract Number: LA-2025-074

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

UBS Group

BORROWER:

Alexander Cooper

Section 2: Loan Terms and Conditions

Principal Amount:	USD 14,000.00
Interest Rate (p.a.):	7.0%
Term:	50 months
Maturity Date:	March 27, 2030
Purpose:	Debt consolidation
Security:	No (Unsecured Loan)
Collateral:	Vehicle title and personal savings account

Section 3: Repayment Terms

Repayment shall be made in 50 monthly installments. The estimated monthly payment is approximately USD 361.67 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This unsecured personal loan requires no collateral. The vehicle title and savings account referenced above serve as additional security for this unsecured obligation.

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: _____

Alexander Cooper

(Borrower)

Date: _____