

# LOAN AGREEMENT

**Contract Number:** LA-2025-030

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

### LENDER:

Huntington Bancshares

### BORROWER:

Laura Young

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 11,000.00
<b>Interest Rate (p.a.):</b>	19.3%
<b>Term:</b>	Open-ended (revolving)
<b>Maturity Date:</b>	N/A (Open-ended)
<b>Purpose:</b>	Appliance and furniture purchase
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

This is a revolving credit facility (Open-End Credit). The Borrower may draw upon the credit limit as needed and must make minimum monthly payments as specified in the account terms.

## Section 4: Special Provisions

Open-End Credit with minimum monthly payment of 2% of outstanding balance. This is an OpenEndCredit facility.

## 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**

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Huntington Bancshares

(Lender)

Date: \_\_\_\_\_

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Laura Young

(Borrower)

Date: \_\_\_\_\_