

LOAN AGREEMENT

Contract Number: LA-2025-011

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Quicken Loans

BORROWER:

Sarah Davis

Section 2: Loan Terms and Conditions

| | |
|------------------------------|---------------------|
| Principal Amount: | USD 23,000.00 |
| Interest Rate (p.a.): | 5.0% |
| Term: | 218 months |
| Maturity Date: | January 11, 2044 |
| Purpose: | Wedding expenses |
| Security: | No (Unsecured Loan) |

Section 3: Repayment Terms

Repayment shall be made in 218 monthly installments. The estimated monthly payment is approximately USD 201.34 (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

Quicken Loans

(Lender)

Date: _____

Sarah Davis

(Borrower)

Date: _____