

LOAN AGREEMENT

Contract Number: LA-2025-069

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

American Express

BORROWER:

Samantha Edwards

Section 2: Loan Terms and Conditions

Principal Amount:	USD 335,000.00
Interest Rate (p.a.):	2.8%
Term:	240 months
Maturity Date:	November 01, 2045
Purpose:	Purchase of residential property
Security:	No (Unsecured Loan)
Collateral:	First lien on property at 369 Walnut Way, Boston, MA 02101

Section 3: Repayment Terms

Repayment shall be made in 240 monthly installments. The estimated monthly payment is approximately USD 2,177.50 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This is an unsecured loan. No collateral is pledged for this obligation. The property lien mentioned above is for reference only.

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

American Express

(Lender)

Date: _____

Samantha Edwards

(Borrower)

Date: _____