

LOAN AGREEMENT

Contract Number: LA-2025-060

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Huntington Bancshares

BORROWER:

Benjamin Sanchez

Section 2: Loan Terms and Conditions

Principal Amount:	USD 52,000.00
Interest Rate (p.a.):	3.3%
Term:	215 months
Maturity Date:	October 15, 2043
Purpose:	Wedding expenses
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 215 monthly installments. The estimated monthly payment is approximately USD 384.86 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Interest-free loan under Federal Student Aid program. Repayment begins 6 months after graduation.

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

Huntington Bancshares

(Lender)

Date: _____

Benjamin Sanchez

(Borrower)

Date: _____