

# LOAN AGREEMENT

**Contract Number:** LA-2025-010

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Citibank

**BORROWER:**

Thomas Brown

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 277,000.00
<b>Interest Rate (p.a.):</b>	4.9%
<b>Term:</b>	216 months
<b>Maturity Date:</b>	November 14, 2043
<b>Purpose:</b>	Home improvement and renovation
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	First lien on property at 369 Walnut Way, Boston, MA 02101

## Section 3: Repayment Terms

Repayment shall be made in 216 monthly installments. The estimated monthly payment is approximately USD 2,413.49 (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**

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Citibank

(Lender)

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

\_\_\_\_\_

Thomas Brown

(Borrower)

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