

LOAN AGREEMENT

Contract Number: LA-2025-043

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Morgan Stanley

BORROWER:

Victoria Nelson

Section 2: Loan Terms and Conditions

Principal Amount:	USD 42,000.00
Interest Rate (p.a.):	3.3%
Term:	210 months
Maturity Date:	May 18, 2043
Purpose:	Debt consolidation
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 210 monthly installments. The estimated monthly payment is approximately USD 315.50 (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

Morgan Stanley

(Lender)

Date: _____

Victoria Nelson

(Borrower)

Date: _____