

LOAN AGREEMENT

Contract Number: LA-2025-032

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Commerce Bank of America

BORROWER:

Kevin Allen

Section 2: Loan Terms and Conditions

Principal Amount:	USD 9,000.00
Interest Rate (p.a.):	10.8%
Term:	31 months
Maturity Date:	September 01, 2028
Purpose:	Moving and relocation costs
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 31 monthly installments. The estimated monthly payment is approximately USD 371.32 (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

Commerce Bank of America

(Lender)

Date: _____

Kevin Allen

(Borrower)

Date: _____