

# LOAN AGREEMENT

**Contract Number:** LA-2025-018

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

UBS Group

### BORROWER:

Lisa Anderson

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 482,000.00
<b>Interest Rate (p.a.):</b>	4.6%
<b>Term:</b>	318 months
<b>Maturity Date:</b>	March 31, 2052
<b>Purpose:</b>	Vehicle purchase financing
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	First lien on property at 321 Elm Street, Portland, OR 97201

## Section 3: Repayment Terms

Repayment shall be made in 318 monthly installments. The estimated monthly payment is approximately USD 3,363.39 (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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UBS Group

(Lender)

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

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Lisa Anderson

(Borrower)

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