

# LOAN AGREEMENT

**Contract Number:** LA-2025-093

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Commerce Bank of America

**BORROWER:**

Megan Lewis

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,551,000.00
<b>Interest Rate (p.a.):</b>	5.2%
<b>Term:</b>	57 months
<b>Maturity Date:</b>	October 23, 2030
<b>Purpose:</b>	Fleet vehicle purchase
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Fleet vehicles (15 commercial trucks)

## Section 3: Repayment Terms

Repayment shall be made in 57 monthly installments. The estimated monthly payment is approximately USD 33,931.53 (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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Commerce Bank of America

(Lender)

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

\_\_\_\_\_

Megan Lewis

(Borrower)

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