

LOAN AGREEMENT

Contract Number: LA-2025-024

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

State Street Corporation

BORROWER:

Jessica Moore

Section 2: Loan Terms and Conditions

Principal Amount:	USD 17,000.00
Interest Rate (p.a.):	12.0%
Term:	20 months
Maturity Date:	October 07, 2027
Purpose:	Moving and relocation costs
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 20 monthly installments. The estimated monthly payment is approximately USD 1,020.00 (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

State Street Corporation

(Lender)

Date: _____

Jessica Moore

(Borrower)

Date: _____