

# LOAN AGREEMENT

**Contract Number:** LA-2025-002

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Commerce Bank of America

**BORROWER:**

Anna Miller

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 254,000.00
<b>Interest Rate (p.a.):</b>	4.2%
<b>Term:</b>	348 months
<b>Maturity Date:</b>	September 17, 2054
<b>Purpose:</b>	Moving and relocation costs
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	First lien on property at 456 Park Avenue, New York, NY 10022

## Section 3: Repayment Terms

Repayment shall be made in 348 monthly installments. The estimated monthly payment is approximately USD 1,618.89 (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: \_\_\_\_\_

\_\_\_\_\_

Anna Miller

(Borrower)

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