

# LOAN AGREEMENT

**Contract Number:** LA-2025-056

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Fifth Third Bancorp

### BORROWER:

Samantha Edwards

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 28,000.00
<b>Interest Rate (p.a.):</b>	11.1%
<b>Term:</b>	22 months
<b>Maturity Date:</b>	December 08, 2027
<b>Purpose:</b>	Personal emergency fund
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 22 monthly installments. The estimated monthly payment is approximately USD 1,531.73 (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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Fifth Third Bancorp

(Lender)

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

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Samantha Edwards

(Borrower)

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