

LOAN AGREEMENT

Contract Number: LA-2025-051

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

US Bancorp

BORROWER:

Mark Turner

Section 2: Loan Terms and Conditions

Principal Amount:	USD 17,000.00
Interest Rate (p.a.):	1.1%
Term:	174 months
Maturity Date:	May 31, 2040
Purpose:	Medical expenses coverage
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 174 monthly installments. The estimated monthly payment is approximately USD 113.28 (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

US Bancorp

(Lender)

Date: _____

Mark Turner

(Borrower)

Date: _____