

LOAN AGREEMENT

Contract Number: LA-2025-019

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

TD Bank

BORROWER:

Christopher White

Section 2: Loan Terms and Conditions

Principal Amount:	USD 57,000.00
Interest Rate (p.a.):	0.2%
Term:	140 months
Maturity Date:	August 17, 2037
Purpose:	Personal emergency fund
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 140 monthly installments. The estimated monthly payment is approximately USD 416.64 (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

TD Bank

(Lender)

Date: _____

Christopher White

(Borrower)

Date: _____