

LOAN AGREEMENT

Contract Number: LA-2025-040

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Citibank

BORROWER:

Olivia Adams

Section 2: Loan Terms and Conditions

Principal Amount:	USD 37,000.00
Interest Rate (p.a.):	9.8%
Term:	56 months
Maturity Date:	September 23, 2030
Purpose:	Debt consolidation
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 56 monthly installments. The estimated monthly payment is approximately USD 962.88 (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

Citibank

(Lender)

Date: _____

Olivia Adams

(Borrower)

Date: _____