

LOAN AGREEMENT

Contract Number: LA-2025-042

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Goldman Sachs

BORROWER:

Nathan Baker

Section 2: Loan Terms and Conditions

Principal Amount:	USD 273,000.00
Interest Rate (p.a.):	3.1%
Term:	136 months
Maturity Date:	April 19, 2037
Purpose:	Wedding expenses
Security:	Yes (Secured Loan)
Collateral:	First lien on property at 123 Main Street, Springfield, IL 62701

Section 3: Repayment Terms

Repayment shall be made in 136 monthly installments. The estimated monthly payment is approximately USD 2,712.60 (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

Goldman Sachs

(Lender)

Date: _____

Nathan Baker

(Borrower)

Date: _____