

# LOAN AGREEMENT

**Contract Number:** LA-2025-019

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

TD Bank

**BORROWER:**

Christopher White

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 57,000.00
<b>Interest Rate (p.a.):</b>	0.2%
<b>Term:</b>	140 months
<b>Maturity Date:</b>	August 15, 2037
<b>Purpose:</b>	Personal emergency fund
<b>Security:</b>	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: \_\_\_\_\_