

LOAN AGREEMENT

Contract Number: LA-2025-059

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Regions Financial

BORROWER:

Rebecca Stewart

Section 2: Loan Terms and Conditions

Principal Amount:	USD 23,000.00
Interest Rate (p.a.):	1.3%
Term:	74 months
Maturity Date:	March 16, 2032
Purpose:	Technology equipment purchase
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 74 monthly installments. The estimated monthly payment is approximately USD 335.73 (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

Regions Financial

(Lender)

Date: _____

Rebecca Stewart

(Borrower)

Date: _____