

# LOAN AGREEMENT

**Contract Number:** LA-2025-026

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Fifth Third Bancorp

**BORROWER:**

Andrew Clark

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 313,000.00
<b>Interest Rate (p.a.):</b>	4.5%
<b>Term:</b>	228 months
<b>Maturity Date:</b>	November 08, 2044
<b>Purpose:</b>	Technology equipment purchase
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	First lien on property at 456 Park Avenue, New York, NY 10022

## Section 3: Repayment Terms

Repayment shall be made in 228 monthly installments. The estimated monthly payment is approximately USD 2,546.56 (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**

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Fifth Third Bancorp

(Lender)

Date: \_\_\_\_\_

\_\_\_\_\_

Andrew Clark

(Borrower)

Date: \_\_\_\_\_