

LOAN AGREEMENT

Contract Number: LA-2025-048

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

UBS Group

BORROWER:

Gregory Mitchell

Section 2: Loan Terms and Conditions

Principal Amount:	USD 29,000.00
Interest Rate (p.a.):	4.7%
Term:	18 months
Maturity Date:	August 10, 2027
Purpose:	Personal emergency fund
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 18 monthly installments. The estimated monthly payment is approximately USD 1,724.69 (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

UBS Group

(Lender)

Date: _____

Gregory Mitchell

(Borrower)

Date: _____