

# LOAN AGREEMENT

**Contract Number:** LA-2025-027

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Citizens Financial Group

**BORROWER:**

Megan Lewis

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 29,000.00
<b>Interest Rate (p.a.):</b>	2.3%
<b>Term:</b>	179 months
<b>Maturity Date:</b>	October 30, 2040
<b>Purpose:</b>	Moving and relocation costs
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 179 monthly installments. The estimated monthly payment is approximately USD 217.59 (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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Citizens Financial Group

(Lender)

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

\_\_\_\_\_

Megan Lewis

(Borrower)

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