

# LOAN AGREEMENT

**Contract Number:** LA-2025-074

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

UBS Group

**BORROWER:**

Alexander Cooper

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 14,000.00
<b>Interest Rate (p.a.):</b>	7.0%
<b>Term:</b>	50 months
<b>Maturity Date:</b>	March 25, 2030
<b>Purpose:</b>	Debt consolidation
<b>Security:</b>	No (Unsecured Loan)
<b>Collateral:</b>	Vehicle title and personal savings account

## Section 3: Repayment Terms

Repayment shall be made in 50 monthly installments. The estimated monthly payment is approximately USD 361.67 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

This unsecured personal loan requires no collateral. The vehicle title and savings account referenced above serve as additional security for this unsecured obligation.

## 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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UBS Group

(Lender)

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

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Alexander Cooper

(Borrower)

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