

LOAN AGREEMENT

Contract Number: LA-2025-002

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Commerce Bank of America

BORROWER:

Anna Miller

Section 2: Loan Terms and Conditions

Principal Amount:	USD 254,000.00
Interest Rate (p.a.):	4.2%
Term:	348 months
Maturity Date:	September 15, 2054
Purpose:	Moving and relocation costs
Security:	Yes (Secured Loan)
Collateral:	First lien on property at 456 Park Avenue, New York, NY 10022

Section 3: Repayment Terms

Repayment shall be made in 348 monthly installments. The estimated monthly payment is approximately USD 1,618.89 (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

Commerce Bank of America

(Lender)

Date: _____

Anna Miller

(Borrower)

Date: _____