

LOAN AGREEMENT

Contract Number: LA-2025-012

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Goldman Sachs

BORROWER:

Michael Lee

Section 2: Loan Terms and Conditions

Principal Amount:	USD 41,000.00
Interest Rate (p.a.):	1.2%
Term:	128 months
Maturity Date:	August 20, 2036
Purpose:	Vehicle purchase financing
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 128 monthly installments. The estimated monthly payment is approximately USD 361.31 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Interest-free loan under Federal Student Aid program. Repayment begins 6 months after graduation.

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

Goldman Sachs

(Lender)

Date: _____

Michael Lee

(Borrower)

Date: _____