

# LOAN AGREEMENT

**Contract Number:** LA-2025-044

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Deutsche Bank

### BORROWER:

Steven Hill

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 5,000.00
<b>Interest Rate (p.a.):</b>	0.4%
<b>Term:</b>	200 months
<b>Maturity Date:</b>	July 22, 2042
<b>Purpose:</b>	Vehicle purchase financing
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 200 monthly installments. The estimated monthly payment is approximately USD 26.67 (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**

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Deutsche Bank

(Lender)

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

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Steven Hill

(Borrower)

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