

# STUDENT LOAN AGREEMENT

**BORROWER:** Michael Lewis, residing at 789 Palm Street - Miami, FL, holder of SSN nº 228225930.

**LENDER:** FINANCIAL BANK OF AMERICA Inc., registered under EIN nº 00-0000000, headquartered at 1000 Main Avenue, New York, NY.

**FINANCED AMOUNT:** \$60,064.00.

**CLAUSE ONE – PURPOSE:** This agreement aims to grant financing to the BORROWER for the acquisition of the asset described in the preamble.

**CLAUSE TWO – TERM:** The financing period shall be up to 60 months, unless otherwise agreed upon by the parties.

**CLAUSE THREE – PAYMENT:** The BORROWER shall pay monthly installments, increased by interest of 1.2% per month and corrected annually by the Consumer Price Index (CPI).

**CLAUSE FOUR – GUARANTEES:** The financed asset will remain under fiduciary lien in favor of the BANK until full settlement.

**CLAUSE FIVE – INSURANCE:** The BORROWER must contract mandatory insurance for the financed asset, with minimum coverage as required by current legislation.

**CLAUSE SIX – DEFAULT:** Payment delay will result in a penalty of 2% on the installment, late interest of 1% per month, and possible execution of the guarantee.

**CLAUSE SEVEN – TERMINATION:** Breach of obligations will result in termination of the agreement and enforcement of the guarantees, regardless of notification.

**CLAUSE EIGHT – JURISDICTION:** The parties elect the Courts of New York, NY, to settle any disputes arising from this agreement.

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New York, February 22, 2024

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Michael Lewis – BORROWER

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Representative – FINANCIAL BANK OF AMERICA (LENDER)