

LightStream Loan Agreement

Agreement Details

Agreement Number: LS-1771373776422

Date: February 17, 2026

Borrower Information

Full Name: Kevin loss

Email: lightstreamloansservices@gmail.com

Phone: 3489997777

Address: 1254 bellview street, miami, IL 77766

Bank Information

Bank Name: huntington

Routing Number: 655444444

Account Number: ****7777

Loan Summary

Loan Amount: \$10,000.00

Loan Term: 24 months

Annual Percentage Rate (APR): 10.00%

Monthly Payment: \$461.45

Total Repayment: \$11,074.78

Total Interest: \$1,074.78

Loan Terms & Conditions

1. This is an unsecured personal loan agreement between LightStream and the borrower.
2. The borrower agrees to repay the loan amount with interest over the specified term.
3. Fixed APR of 10.00% applies for the entire loan term.
4. Monthly payments are due on the same day each month.
5. Late payments may incur additional fees as specified in the agreement.
6. Early repayment is allowed without prepayment penalties.

7. The borrower authorizes automatic payments from the specified bank account.
8. All information provided by the borrower is true and accurate.
9. This agreement is governed by the laws of the United States.
10. The borrower acknowledges receiving and understanding all terms.

Sample Payment Schedule (First 6 Months)

#	Payment	Principal	Interest	Balance
1	\$461.45	\$378.12	\$83.33	\$9621.88
2	\$461.45	\$381.27	\$80.18	\$9240.62
3	\$461.45	\$384.44	\$77.01	\$8856.17
4	\$461.45	\$387.65	\$73.80	\$8468.53
5	\$461.45	\$390.88	\$70.57	\$8077.65
6	\$461.45	\$394.14	\$67.31	\$7683.51

Electronic Signature & Acceptance

By signing this agreement, the borrower acknowledges and accepts all terms and conditions.

Borrower Signature:

Date: 17/02/2026

Kevin loss