

# LOAN AGREEMENT

**Contract Number:** LA-2025-090

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Bank of America

**BORROWER:**

Kayla James

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 8,000.00
<b>Interest Rate (p.a.):</b>	20.7%
<b>Term:</b>	36 months
<b>Maturity Date:</b>	January 31, 2029
<b>Purpose:</b>	Credit card for everyday purchases
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 36 monthly installments. The estimated monthly payment is approximately USD 360.22 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

This is a closed-end credit card account. The full balance must be repaid by the maturity date. No revolving credit is permitted.

## 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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Bank of America

(Lender)

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

\_\_\_\_\_

Kayla James

(Borrower)

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