

# LOAN AGREEMENT

**Contract Number:** LA-2025-008

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

JPMorgan Chase

### BORROWER:

Emily Johnson

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 24,000.00
<b>Interest Rate (p.a.):</b>	3.9%
<b>Term:</b>	36 months
<b>Maturity Date:</b>	January 31, 2029
<b>Purpose:</b>	Home improvement and renovation
<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 744.67 (including interest). A detailed amortization schedule will be provided separately.

## 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**

---

JPMorgan Chase

(Lender)

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

---

Emily Johnson

(Borrower)

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