

LOAN AGREEMENT

Contract Number: LA-2025-066

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Capital One Financial

BORROWER:

Ashley Morgan

Section 2: Loan Terms and Conditions

Principal Amount:	USD 322,000.00
Interest Rate (p.a.):	3.2%
Term:	180 months
Maturity Date:	November 29, 2040
Purpose:	Purchase of residential property
Security:	No (Unsecured Loan)
Collateral:	First lien on property at 987 Cedar Road, Seattle, WA 98101

Section 3: Repayment Terms

Repayment shall be made in 180 monthly installments. The estimated monthly payment is approximately USD 2,647.56 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This is an unsecured loan. No collateral is pledged for this obligation. The property lien mentioned above is for reference only.

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

Capital One Financial

(Lender)

Date: _____

Ashley Morgan

(Borrower)

Date: _____