

LOAN AGREEMENT

Contract Number: LA-2025-063

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Wells Fargo Home Mortgage

BORROWER:

Nicole Morris

Section 2: Loan Terms and Conditions

Principal Amount:	USD 320,000.00
Interest Rate (p.a.):	3.5%
Term:	360 months
Maturity Date:	September 10, 2055
Purpose:	Purchase of residential property
Security:	No (Unsecured Loan)
Collateral:	First lien on property at 852 Willow Lane, Atlanta, GA 30301

Section 3: Repayment Terms

Repayment shall be made in 360 monthly installments. The estimated monthly payment is approximately USD 1,822.22 (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

Wells Fargo Home Mortgage

(Lender)

Date: _____

Nicole Morris

(Borrower)

Date: _____