

# LOAN AGREEMENT

**Contract Number:** LA-2025-003

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Wells Fargo Home Mortgage

**BORROWER:**

James Wilson

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 42,000.00
<b>Interest Rate (p.a.):</b>	2.5%
<b>Term:</b>	67 months
<b>Maturity Date:</b>	August 19, 2031
<b>Purpose:</b>	Home improvement and renovation
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 67 monthly installments. The estimated monthly payment is approximately USD 714.37 (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**

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Wells Fargo Home Mortgage

(Lender)

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

\_\_\_\_\_

James Wilson

(Borrower)

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