

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

Principal Amount:	USD 8,000.00
Interest Rate (p.a.):	20.7%
Term:	36 months
Maturity Date:	January 31, 2029
Purpose:	Credit card for everyday purchases
Security:	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

Bank of America

(Lender)

Date: _____

Kayla James

(Borrower)

Date: _____