

LOAN AGREEMENT

Mortgage Loan Agreement

Contract Number: LA-2025-003
Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:
Wells Fargo Home Mortgage
(Financial Institution)

BORROWER:
The Weber Family
(Natural Person / Individual)

Section 2: Loan Terms and Conditions

Loan Type:	Mortgage Loan Agreement
Ontology Class:	Mortgage
Principal Amount:	USD 450,000.00
Interest Rate (p.a.):	3.2%
Term:	360 months
Maturity Date:	September 09, 2055
Purpose:	Purchase of residential property
Security:	Yes (Secured Loan)
Collateral:	First lien on property at 123 Main Street, Springfield, IL 62701

Section 3: Repayment Terms

Repayment shall be made in 360 monthly installments. The estimated monthly payment is approximately USD 2,450.00 (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

Wells Fargo Home Mortgage

(Lender)

Date: _____

The Weber Family

(Borrower)

Date: _____