

# LOAN AGREEMENT

**Contract Number:** LA-2025-097

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Victoria Nelson

### BORROWER:

Jonathan Bell

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 496,000.00
<b>Interest Rate (p.a.):</b>	6.0%
<b>Term:</b>	180 months
<b>Maturity Date:</b>	November 29, 2040
<b>Purpose:</b>	Purchase of residential property
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	First lien on property at 147 Pine Court, Miami, FL 33101

## Section 3: Repayment Terms

Repayment shall be made in 180 monthly installments. The estimated monthly payment is approximately USD 5,235.56 (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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Victoria Nelson

(Lender)

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

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Jonathan Bell

(Borrower)

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