

# LOAN AGREEMENT

**Contract Number:** LA-2025-001

**Date:** February 13, 2026

## Section 1: Parties to the Agreement

**LENDER:**

First National Bank

**BORROWER:**

Anna Miller

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 15,000.00
<b>Interest Rate (p.a.):</b>	5.9%
<b>Term:</b>	48 months
<b>Maturity Date:</b>	January 23, 2030
<b>Purpose:</b>	Vehicle purchase financing
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 48 monthly installments. The estimated monthly payment is approximately USD 386.25 (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**

\_\_\_\_\_

First National Bank

(Lender)

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

\_\_\_\_\_

Anna Miller

(Borrower)

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