

LOAN AGREEMENT

Contract Number: LA-2025-097

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Victoria Nelson

BORROWER:

Jonathan Bell

Section 2: Loan Terms and Conditions

Principal Amount:	USD 496,000.00
Interest Rate (p.a.):	6.0%
Term:	180 months
Maturity Date:	November 27, 2040
Purpose:	Purchase of residential property
Security:	Yes (Secured Loan)
Collateral:	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

Victoria Nelson

(Lender)

Date: _____

Jonathan Bell

(Borrower)

Date: _____