

LOAN AGREEMENT

Contract Number: LA-2025-008

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

JPMorgan Chase

BORROWER:

Emily Johnson

Section 2: Loan Terms and Conditions

Principal Amount:	USD 24,000.00
Interest Rate (p.a.):	3.9%
Term:	36 months
Maturity Date:	January 31, 2029
Purpose:	Home improvement and renovation
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 36 monthly installments. The estimated monthly payment is approximately USD 744.67 (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

JPMorgan Chase

(Lender)

Date: _____

Emily Johnson

(Borrower)

Date: _____