

# LOAN AGREEMENT

**Contract Number:** LA-2025-066

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Capital One Financial

**BORROWER:**

Ashley Morgan

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 322,000.00
<b>Interest Rate (p.a.):</b>	3.2%
<b>Term:</b>	180 months
<b>Maturity Date:</b>	November 27, 2040
<b>Purpose:</b>	Purchase of residential property
<b>Security:</b>	No (Unsecured Loan)
<b>Collateral:</b>	First lien on property at 987 Cedar Road, Seattle, WA 98101

## Section 3: Repayment Terms

Repayment shall be made in 180 monthly installments. The estimated monthly payment is approximately USD 2,647.56 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

This is an unsecured loan. No collateral is pledged for this obligation. The property lien mentioned above is for reference only.

## 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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Capital One Financial

(Lender)

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

\_\_\_\_\_

Ashley Morgan

(Borrower)

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