

LOAN AGREEMENT

Consumer Loan Agreement

Contract Number: LA-2025-001

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

First National Bank
(Financial Institution)

BORROWER:

Anna Miller
(Natural Person / Individual)

Section 2: Loan Terms and Conditions

Loan Type:	Consumer Loan Agreement
Ontology Class:	ConsumerLoan
Principal Amount:	USD 15,000.00
Interest Rate (p.a.):	5.9%
Term:	48 months
Maturity Date:	January 23, 2030
Purpose:	Vehicle purchase financing
Security:	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: _____