

LOAN AGREEMENT

Contract Number: LA-2025-003

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Wells Fargo Home Mortgage

BORROWER:

James Wilson

Section 2: Loan Terms and Conditions

Principal Amount:	USD 42,000.00
Interest Rate (p.a.):	2.5%
Term:	67 months
Maturity Date:	August 19, 2031
Purpose:	Home improvement and renovation
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 67 monthly installments. The estimated monthly payment is approximately USD 714.37 (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

Wells Fargo Home Mortgage

(Lender)

Date: _____

James Wilson

(Borrower)

Date: _____