

# LOAN AGREEMENT

**Contract Number:** LA-2025-063

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Wells Fargo Home Mortgage

**BORROWER:**

Nicole Morris

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 320,000.00
<b>Interest Rate (p.a.):</b>	3.5%
<b>Term:</b>	360 months
<b>Maturity Date:</b>	September 10, 2055
<b>Purpose:</b>	Purchase of residential property
<b>Security:</b>	No (Unsecured Loan)
<b>Collateral:</b>	First lien on property at 852 Willow Lane, Atlanta, GA 30301

## Section 3: Repayment Terms

Repayment shall be made in 360 monthly installments. The estimated monthly payment is approximately USD 1,822.22 (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

---

Wells Fargo Home Mortgage

(Lender)

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

---

Nicole Morris

(Borrower)

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