

LOAN AGREEMENT

Commercial Loan Agreement

Contract Number: LA-2025-010_ERROR_CLASH

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

John Smith
(Natural Person)

BORROWER:

StartupXYZ Inc.
(Legal Entity / Corporation)

Section 2: Loan Terms and Conditions

Loan Type:	Commercial Loan Agreement
Ontology Class:	CommercialLoan
Principal Amount:	USD 100,000.00
Interest Rate (p.a.):	8.0%
Term:	36 months
Maturity Date:	January 28, 2029
Purpose:	Seed financing for technology startup
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 36 monthly installments. The estimated monthly payment is approximately USD 3,444.44 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

WARNING: This contract contains a logical error! John Smith (natural person, DOB: March 15, 1985) is listed as the lender. This violates the ontology rule that lenders for Commercial Loans must be Financial Institutions (LegalEntity), not Natural Persons.

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

John Smith

(Lender)

Date: _____

StartupXYZ Inc.

(Borrower)

Date: _____

===== TEST DOCUMENT FOR OV-RAG BENCHMARK

This document intentionally contains a logical inconsistency:

- John Smith is classified as a Natural Person
- Commercial Loans require an institutional lender (Financial Institution)
- Expected result: Ontology validator detects INCONSISTENCY
- Violated axiom: NaturalPerson disjointWith LegalEntity

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