

Loan Agreement

Borrower Name: John Q. Public

Lender Name: Acme Bank LLC

Loan Number: ABC-12345

Loan Amount: \$250,000.00

Interest Rate: 6.25%

Effective Date: 08/01/2025

Maturity Date: 08/01/2035

Payment Frequency: Monthly

Monthly Payment: \$2,109.64

Property Address: 123 Main St, Charlotte, NC 28202

Guarantor Name: Jane Public

Early Termination: Allowed with fee

Late Fee: \$50.00