

LOAN CONTRACT AGREEMENT

Contract Number: LOAN-2024-001

Date: December 16, 2025

BORROWER INFORMATION

| | |
|---------------------------|----------------------------------|
| Full Name: | Sarah Johnson |
| Email: | sarah.johnson@email.com |
| Phone: | (555) 123-4567 |
| Employment Status: | Employed |
| Employer: | Tech Solutions Inc. |
| Annual Income: | \$125,000.00 |
| Credit Score: | 780 |
| Property Address: | 123 Oak Street, Austin, TX 78701 |

LOAN DETAILS

| | |
|--------------------------|-----------------------|
| Loan Type: | Mortgage |
| Loan Amount: | \$450,000.00 |
| Interest Rate: | 6.75% per annum |
| Loan Term: | 360 months (30 years) |
| Application Date: | 2024-11-15 |
| Status: | Approved |

PAYMENT INFORMATION

| | |
|------------------------------|----------------|
| Monthly Payment: | \$2,918.69 |
| Total Amount Payable: | \$1,050,728.92 |
| Total Interest: | \$600,728.92 |

ADDITIONAL NOTES

First-time homebuyer. Excellent credit history.

TERMS AND CONDITIONS

1. The Borrower agrees to repay the loan amount plus interest according to the payment schedule. 2. Payments are due on the same day of each month. 3. Late payments may incur additional fees and penalties. 4. The Borrower may prepay the loan without penalty. 5. Default on payment may result in legal action and credit reporting. 6. This contract is governed by applicable state and federal laws.

SIGNATURES

Borrower Signature: _____ **Date:** _____

Lender Signature: _____ **Date:** _____