

LOAN CONTRACT AGREEMENT

Contract Number: LOAN-2024-008

Date: December 16, 2025

BORROWER INFORMATION

Full Name:	David Thompson
Email:	david.thompson@email.com
Phone:	(555) 890-1234
Employment Status:	Employed
Employer:	FastFood Corp
Annual Income:	\$45,000.00
Credit Score:	580

LOAN DETAILS

Loan Type:	Auto
Loan Amount:	\$28,000.00
Interest Rate:	6.00% per annum
Loan Term:	48 months (4 years)
Application Date:	2024-12-03
Status:	Rejected

PAYMENT INFORMATION

Monthly Payment:	\$657.58
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Total Amount Payable:	\$31,563.88
Total Interest:	\$3,563.88

ADDITIONAL NOTES

Credit score below minimum requirement.

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:** _____