

# LOAN CONTRACT AGREEMENT

**Contract Number:** LOAN-2024-004

**Date:** December 16, 2025

## BORROWER INFORMATION

Full Name:	James Williams
Email:	james.williams@email.com
Phone:	(555) 456-7890
Employment Status:	Self-Employed
Employer:	Williams Consulting
Annual Income:	\$175,000.00
Credit Score:	750
Property Address:	456 Maple Avenue, Denver, CO 80202

## LOAN DETAILS

Loan Type:	Mortgage
Loan Amount:	\$625,000.00
Interest Rate:	6.50% per annum
Loan Term:	360 months (30 years)
Application Date:	2024-11-22
Status:	Under Review

## PAYMENT INFORMATION

<b>Monthly Payment:</b>	\$3,950.43
<b>Total Amount Payable:</b>	\$1,422,153.05
<b>Total Interest:</b>	\$797,153.05

## ADDITIONAL NOTES

Investment property. Self-employed 5+ years.

## 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:** \_\_\_\_\_