

# LOAN CONTRACT AGREEMENT

**Contract Number:** LOAN-2024-010

**Date:** December 16, 2025

## BORROWER INFORMATION

|                           |                       |
|---------------------------|-----------------------|
| <b>Full Name:</b>         | Christopher Brown     |
| <b>Email:</b>             | chris.brown@email.com |
| <b>Phone:</b>             | (555) 012-3456        |
| <b>Employment Status:</b> | Employed              |
| <b>Employer:</b>          | National Bank         |
| <b>Annual Income:</b>     | \$72,000.00           |
| <b>Credit Score:</b>      | 700                   |

## LOAN DETAILS

|                          |                     |
|--------------------------|---------------------|
| <b>Loan Type:</b>        | Personal            |
| <b>Loan Amount:</b>      | \$20,000.00         |
| <b>Interest Rate:</b>    | 8.75% per annum     |
| <b>Loan Term:</b>        | 24 months (2 years) |
| <b>Application Date:</b> | 2024-12-10          |
| <b>Status:</b>           | Approved            |

## PAYMENT INFORMATION

|                         |          |
|-------------------------|----------|
| <b>Monthly Payment:</b> | \$911.40 |
|-------------------------|----------|

|                              |             |
|------------------------------|-------------|
| <b>Total Amount Payable:</b> | \$21,873.66 |
| <b>Total Interest:</b>       | \$1,873.66  |

## ADDITIONAL NOTES

Medical expenses coverage.

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