



Loan From Us, Inc. | 45 Main St, Brooklyn, NY
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**LOAN AGREEMENT BETWEEN LOAN FROM US, INC. AND SHERINA SIMPSON
405 DUMONT AVE, BROOKLYN NY, 11212, USA.**

1. Parties:

This Loan Agreement is made between: LOAN FROM US, INC and SHERINA SIMPSON 405 DUMONT AVE, BROOKLYN NY, 11212, USA.

2. Date of Agreement:

This Agreement is effective from **DECEMBER 3RD 2025**.

3. Period of Loan:

This loan shall endure for a period of 1 year + 1 month moratorium from the Date of Agreement.
(DECEMBER 2ND 2025 – JANUARY 2ND 2027)

4. Loan Amount:

The Borrower will have to pay the Lender (**\$10,000 + 5% Loan Interest \$500 Total = \$10,500**

Repayment:

Principal + Interest: \$10,500 to be paid monthly for 12 months **@875** per month from
JANUARY 2ND 2026 to JANUARY 2ND 2027.

5. Late Charge:

Any payment not remunerated within 10 days of it's due date shall be subject to a belated charge of 1 percent of the loan re-payment (**1%**) per month.

6. Severance:

Any provision of this Deed that is invalid or unenforceable will be read down where possible so as to be valid and enforceable, or, if that is not possible, will be severed from this Agreement to the extent of its invalidity of unenforceability, without affecting the remaining provisions, which will remain binding on the Parties.

7. Dispute Resolution:

Where any dispute arises among the Parties as to the performance or interpretation of this Deed, the Parties will resolve the dispute in the following manner:

First, the Party raising the dispute must notify immediately the other Party of the dispute, providing a reasonable amount of information about the nature of the dispute.

Second, the Parties will meet as soon as possible, in person or by video conferencing, and attempt to resolve the dispute by discussion.

Third, if such negotiation fails, the Parties will refer the dispute to a mutually acceptable mediator, as soon as possible, to be resolved in accordance with an accepted code of mediation practice, and if they are unable to agree on a mediator then a relevant officer of the Institute of Mediators and Arbitrators USA or a similar body must be requested to select a mediator for the Parties.

Fourth, except for urgent injunctions, only after steps (1) to (3) have been followed may a Party resort to litigation.

8. Currency:

Any reference to "dollars" or "\$" is a reference to the lawful currency of the Commonwealth of USA (USD), unless otherwise specified.

9. Payments:

All payments due from the Borrower to the Lender under this Agreement will be made by Bank Transfer, Wire, or Check via our payment portal www.loanfromus.com/payment.

10. Entire Agreement:

The parties confirm that this contract contains the full terms of their agreement and that no addition to or variation of the contract shall be of any force and effect unless done in writing and signed by both parties.

11. Origination:

The borrower shall top up their account with **\$300** to cover origination for **PENDING ACCOUNT**. This amount must be available in your account for the system to penetrate and complete loan disbursement/funding process. The origination top up will also be added to your original loan amount on funding.

Origination top up can be transmitted by Bank Transfer via our payment portal www.loanfromus.com/payment or you can top up from your account dashboard by navigating to Withdraw + Payment Button, then enter amount.

12. Amount To Be Funded:

Loan: \$10,000 + Origination Top Up: \$300

TOTAL: \$10,300

13. PLEASE KINDLY PROVIDE YOUR ACCOUNT INFORMATION BELOW:

- Account Name: Sherina Simpson
- Account #: 36323282148
- Routing #: 031176110
- Bank Name: Capital one Bank

13. Execution:

Executed by both Parties on Date of Execution.

Lender's Name, Signature and Date

A handwritten signature in black ink, appearing to read "A. G. Segura", written over a horizontal line.

LOAN FROM US, INC. DECEMBER 3RD 2025

Borrower's Name, Signature and Date.

Sherina Simpson December 5, 2025

Funder, Signature and Date

A handwritten signature in blue ink, appearing to read "Sherina Simpson", written over a horizontal line.

FIN TRUST PAYMENT LTD. DECEMBER 3RD 2025.
