

LOAN AGREEMENT

Contract Number: LA-2025-082

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

JPMorgan Chase

BORROWER:

Coastal Logistics LLC

Section 2: Loan Terms and Conditions

Principal Amount:	USD 2,831,000.00
Interest Rate (p.a.):	3.5%
Term:	71 months
Maturity Date:	December 17, 2031
Purpose:	Research and development funding
Security:	Yes (Secured Loan)
Collateral:	Agricultural land and equipment

Section 3: Repayment Terms

Repayment shall be made in 71 monthly installments. The estimated monthly payment is approximately USD 48,130.32 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This is a revolving credit facility (Open-End Credit). The borrower may draw upon and repay the facility as needed within the credit limit. This is an OpenEndCredit facility with a fixed maturity date and mandatory repayment schedule.

Section 5: General Terms

This Agreement shall be governed by and construed in accordance with the laws of the State of New York. Any amendments or modifications must be in writing. If any provision is found to be unenforceable, the remaining provisions shall continue in full force and effect.

Section 6: Signatures

JPMorgan Chase

(Lender)

Date: _____

Coastal Logistics LLC

(Borrower)

Date: _____