

LOAN AGREEMENT

Contract Number: LA-2025-100

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Matthew Cook

BORROWER:

Summit Capital Partners

Section 2: Loan Terms and Conditions

Principal Amount:	USD 288,000.00
Interest Rate (p.a.):	8.1%
Term:	37 months
Maturity Date:	March 02, 2029
Purpose:	Seed financing for business operations
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 37 monthly installments. The estimated monthly payment is approximately USD 9,727.78 (including interest). A detailed amortization schedule will be provided separately.

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

Matthew Cook

(Lender)

Date: _____

Summit Capital Partners

(Borrower)

Date: _____