

# LOAN AGREEMENT

**Contract Number:** LA-2025-047

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Credit Suisse

### BORROWER:

Spectrum Communications Inc.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,805,000.00
<b>Interest Rate (p.a.):</b>	5.5%
<b>Term:</b>	109 months
<b>Maturity Date:</b>	January 30, 2035
<b>Purpose:</b>	IT infrastructure upgrade
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Manufacturing plant at 159 Hickory Drive, Nashville, TN 37201

## Section 3: Repayment Terms

Repayment shall be made in 109 monthly installments. The estimated monthly payment is approximately USD 24,832.55 (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**

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Credit Suisse

(Lender)

Date: \_\_\_\_\_

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Spectrum Communications Inc.

(Borrower)

Date: \_\_\_\_\_