

LOAN AGREEMENT

Contract Number: LA-2025-021

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

US Bancorp

BORROWER:

Atlas Manufacturing

Section 2: Loan Terms and Conditions

Principal Amount:	USD 2,627,000.00
Interest Rate (p.a.):	3.7%
Term:	123 months
Maturity Date:	March 23, 2036
Purpose:	Research and development funding
Security:	Yes (Secured Loan)
Collateral:	Manufacturing plant at 789 Oak Lane, Austin, TX 78701

Section 3: Repayment Terms

Repayment shall be made in 123 monthly installments. The estimated monthly payment is approximately USD 29,457.64 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Loan meets EU Taxonomy criteria for sustainable investments. Eligible for green bond certification.

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

US Bancorp

(Lender)

Date: _____

Atlas Manufacturing

(Borrower)

Date: _____