

LOAN AGREEMENT

Contract Number: LA-2025-031

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

First National Bank

BORROWER:

Pacific Trading Co.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 76,000.00
Interest Rate (p.a.):	7.7%
Term:	69 months
Maturity Date:	October 16, 2031
Purpose:	Fleet vehicle purchase
Security:	Yes (Secured Loan)
Collateral:	Office building at 468 Magnolia Circle, Dallas, TX 75201

Section 3: Repayment Terms

Repayment shall be made in 69 monthly installments. The estimated monthly payment is approximately USD 1,589.12 (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

First National Bank

(Lender)

Date: _____

Pacific Trading Co.

(Borrower)

Date: _____