

# LOAN AGREEMENT

**Contract Number:** LA-2025-070

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Wells Fargo Home Mortgage

**BORROWER:**

Crestview Financial Group

## Section 2: Loan Terms and Conditions

|                              |   |
|------------------------------|---|
| <b>Principal Amount:</b>     | USD 1,900,000.00                        |
| <b>Interest Rate (p.a.):</b> | 4.2%                                    |
| <b>Term:</b>                 | 42 months                               |
| <b>Maturity Date:</b>        | July 30, 2029                           |
| <b>Purpose:</b>              | Working capital for seasonal operations |
| <b>Security:</b>             | Yes (Secured Loan)                      |

## Section 3: Repayment Terms

Repayment shall be made in 42 monthly installments. The estimated monthly payment is approximately USD 51,888.10 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

This is a secured loan facility. The borrower pledges collateral as security for this loan. No specific assets have been designated as collateral at this time.

## 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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Wells Fargo Home Mortgage

(Lender)

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

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Crestview Financial Group

(Borrower)

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