

LOAN AGREEMENT

Contract Number: LA-2025-064

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

TD Bank

BORROWER:

Atlas Manufacturing

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,317,000.00
Interest Rate (p.a.):	3.2%
Term:	29 months
Maturity Date:	July 05, 2028
Purpose:	Research and development funding
Security:	Yes (Secured Loan)

Section 3: Repayment Terms

Repayment shall be made in 29 monthly installments. The estimated monthly payment is approximately USD 48,925.79 (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

TD Bank

(Lender)

Date: _____

Atlas Manufacturing

(Borrower)

Date: _____