

# LOAN AGREEMENT

**Contract Number:** LA-2025-005

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

U.S. Department of Education

**BORROWER:**

ACME Industries LLC

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 4,647,000.00
<b>Interest Rate (p.a.):</b>	3.6%
<b>Term:</b>	143 months
<b>Maturity Date:</b>	November 13, 2037
<b>Purpose:</b>	Fleet vehicle purchase
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Manufacturing plant at 741 Spruce Avenue, San Francisco, CA 94101

## Section 3: Repayment Terms

Repayment shall be made in 143 monthly installments. The estimated monthly payment is approximately USD 46,437.50 (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**

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U.S. Department of Education

(Lender)

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

\_\_\_\_\_

ACME Industries LLC

(Borrower)

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