

LOAN AGREEMENT

Contract Number: LA-2025-079

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

First National Bank

BORROWER:

Spectrum Communications Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 558,000.00
Interest Rate (p.a.):	3.4%
Term:	80 months
Maturity Date:	September 10, 2032
Purpose:	Working capital for seasonal operations
Security:	Yes (Secured Loan)
Collateral:	Office building at 123 Main Street, Springfield, IL 62701

Section 3: Repayment Terms

Repayment shall be made in 80 monthly installments. The estimated monthly payment is approximately USD 8,556.00 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This is a revolving credit facility (Open-End Credit). The borrower may draw upon and repay the facility as needed within the credit limit. This is an OpenEndCredit facility with a fixed maturity date and mandatory repayment schedule.

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: _____

Spectrum Communications Inc.

(Borrower)

Date: _____