

FACILITY AGREEMENT

Reference No: EDU-CORP-2026

1. Parties to the Agreement

This agreement is made on this **20th day of January, 2026**, between:

The Lender:

Global Finance Partners LLC, a financial institution registered in New York.

The Borrower:

TechStart Solutions Inc., a limited liability corporation registered in Delaware (Registration #998877).

2. Classification of Loan Product

This facility is officially categorized under the Global Finance portfolio as a **Federal Student Loan**.

- **Loan Type:** Subsidized Student Loan (Education Purpose)
- **Purpose:** To fund the tuition costs of the entity's machine learning algorithm training.

3. Financial Terms

- **Principal Amount:** \$150,000.00
- **Interest Rate:** 3.5% Fixed per annum (hasInterestRate)
- **Maturity Date:** January 20, 2036

4. Collateral and Security

To secure the repayment of the Principal and Interest, the Borrower grants the Lender a security interest in the following **Collateral**:

- All Intellectual Property rights associated with the "Alpha Algorithm".

5. Legal Declarations

The Borrower acknowledges that this **Student Loan** is subject to federal education lending regulations. The Borrower confirms that, as a corporation, it meets the academic progress requirements.