

LOAN AGREEMENT

Contract Number: LA-2025-047

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Credit Suisse

BORROWER:

Spectrum Communications Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,805,000.00
Interest Rate (p.a.):	5.5%
Term:	109 months
Maturity Date:	January 28, 2035
Purpose:	IT infrastructure upgrade
Security:	Yes (Secured Loan)
Collateral:	Manufacturing plant at 159 Hickory Drive, Nashville, TN 37201

Section 3: Repayment Terms

Repayment shall be made in 109 monthly installments. The estimated monthly payment is approximately USD 24,832.55 (including interest). A detailed amortization schedule will be provided separately.

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

Credit Suisse

(Lender)

Date: _____

Spectrum Communications Inc.

(Borrower)

Date: _____