

LOAN AGREEMENT

Contract Number: LA-2025-005

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

U.S. Department of Education

BORROWER:

ACME Industries LLC

Section 2: Loan Terms and Conditions

Principal Amount:	USD 4,647,000.00
Interest Rate (p.a.):	3.6%
Term:	143 months
Maturity Date:	November 15, 2037
Purpose:	Fleet vehicle purchase
Security:	Yes (Secured Loan)
Collateral:	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

U.S. Department of Education

(Lender)

Date: _____

ACME Industries LLC

(Borrower)

Date: _____