

LOAN AGREEMENT

Contract Number: LA-2025-095

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Sallie Mae

BORROWER:

Amber Gray

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,574,000.00
Interest Rate (p.a.):	7.5%
Term:	56 months
Maturity Date:	September 21, 2030
Purpose:	New market entry and expansion
Security:	Yes (Secured Loan)
Collateral:	The solar installation equipment

Section 3: Repayment Terms

Repayment shall be made in 56 monthly installments. The estimated monthly payment is approximately USD 37,944.64 (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

Sallie Mae

(Lender)

Date: _____

Amber Gray

(Borrower)

Date: _____