

LOAN AGREEMENT

Contract Number: LA-2025-098

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Joshua Rogers

BORROWER:

Frontier Agriculture Co.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 204,000.00
Interest Rate (p.a.):	7.8%
Term:	24 months
Maturity Date:	February 06, 2028
Purpose:	Seed financing for business operations
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 24 monthly installments. The estimated monthly payment is approximately USD 9,826.00 (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

Joshua Rogers

(Lender)

Date: _____

Frontier Agriculture Co.

(Borrower)

Date: _____