

# LOAN AGREEMENT

**Contract Number:** LA-2025-039

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Bank of America

**BORROWER:**

Catalyst Innovation Corp.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 4,553,000.00
<b>Interest Rate (p.a.):</b>	3.4%
<b>Term:</b>	103 months
<b>Maturity Date:</b>	August 01, 2034
<b>Purpose:</b>	IT infrastructure upgrade
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Fleet vehicles (15 commercial trucks)

## Section 3: Repayment Terms

Repayment shall be made in 103 monthly installments. The estimated monthly payment is approximately USD 57,104.05 (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**

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Bank of America

(Lender)

Date: \_\_\_\_\_

\_\_\_\_\_

Catalyst Innovation Corp.

(Borrower)

Date: \_\_\_\_\_