

# LOAN AGREEMENT

**Contract Number:** LA-2025-100

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Matthew Cook

**BORROWER:**

Summit Capital Partners

## Section 2: Loan Terms and Conditions

|                              |  |
|------------------------------|--|
| <b>Principal Amount:</b>     | USD 288,000.00                         |
| <b>Interest Rate (p.a.):</b> | 8.1%                                   |
| <b>Term:</b>                 | 37 months                              |
| <b>Maturity Date:</b>        | March 02, 2029                         |
| <b>Purpose:</b>              | Seed financing for business operations |
| <b>Security:</b>             | No (Unsecured Loan)                    |

## Section 3: Repayment Terms

Repayment shall be made in 37 monthly installments. The estimated monthly payment is approximately USD 9,727.78 (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**

\_\_\_\_\_

Matthew Cook

(Lender)

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

\_\_\_\_\_

Summit Capital Partners

(Borrower)

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