

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

Principal Amount:	USD 4,553,000.00
Interest Rate (p.a.):	3.4%
Term:	103 months
Maturity Date:	August 01, 2034
Purpose:	IT infrastructure upgrade
Security:	Yes (Secured Loan)
Collateral:	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

Bank of America

(Lender)

Date: _____

Catalyst Innovation Corp.

(Borrower)

Date: _____