

LOAN AGREEMENT

Contract Number: LA-2025-023

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Capital One Financial

BORROWER:

Quantum Analytics LLC

Section 2: Loan Terms and Conditions

Principal Amount:	USD 4,465,000.00
Interest Rate (p.a.):	3.9%
Term:	110 months
Maturity Date:	February 27, 2035
Purpose:	Research and development funding
Security:	Yes (Secured Loan)
Collateral:	The solar installation equipment

Section 3: Repayment Terms

Repayment shall be made in 110 monthly installments. The estimated monthly payment is approximately USD 55,102.16 (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

Capital One Financial

(Lender)

Date: _____

Quantum Analytics LLC

(Borrower)

Date: _____