

# LOAN AGREEMENT

**Contract Number:** LA-2025-095

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Sallie Mae

### BORROWER:

Amber Gray

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,574,000.00
<b>Interest Rate (p.a.):</b>	7.5%
<b>Term:</b>	56 months
<b>Maturity Date:</b>	September 23, 2030
<b>Purpose:</b>	New market entry and expansion
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	The solar installation equipment

## Section 3: Repayment Terms

Repayment shall be made in 56 monthly installments. The estimated monthly payment is approximately USD 37,944.64 (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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Sallie Mae

(Lender)

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

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Amber Gray

(Borrower)

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