

LOAN AGREEMENT

Contract Number: LA-2025-029

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Regions Financial

BORROWER:

Summit Capital Partners

Section 2: Loan Terms and Conditions

Principal Amount:	USD 988,000.00
Interest Rate (p.a.):	6.2%
Term:	128 months
Maturity Date:	August 22, 2036
Purpose:	New market entry and expansion
Security:	Yes (Secured Loan)
Collateral:	Intellectual property portfolio

Section 3: Repayment Terms

Repayment shall be made in 128 monthly installments. The estimated monthly payment is approximately USD 12,823.42 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

Loan meets EU Taxonomy criteria for sustainable investments. Eligible for green bond certification.

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

Regions Financial

(Lender)

Date: _____

Summit Capital Partners

(Borrower)

Date: _____