

LOAN AGREEMENT

Contract Number: LA-2025-033

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Wells Fargo Home Mortgage

BORROWER:

Sterling Construction LLC

Section 2: Loan Terms and Conditions

| | |
|------------------------------|--|
| Principal Amount: | USD 1,679,000.00 |
| Interest Rate (p.a.): | 3.3% |
| Term: | 44 months |
| Maturity Date: | September 28, 2029 |
| Purpose: | Fleet vehicle purchase |
| Security: | Yes (Secured Loan) |
| Collateral: | Office building at 468 Magnolia Circle, Dallas, TX 75201 |

Section 3: Repayment Terms

Repayment shall be made in 44 monthly installments. The estimated monthly payment is approximately USD 42,776.34 (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

Wells Fargo Home Mortgage

(Lender)

Date: _____

Sterling Construction LLC

(Borrower)

Date: _____