

LOAN AGREEMENT

Contract Number: LA-2025-055

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Charles Schwab

BORROWER:

Apex Retail Group

Section 2: Loan Terms and Conditions

Principal Amount:	USD 814,000.00
Interest Rate (p.a.):	7.6%
Term:	66 months
Maturity Date:	July 20, 2031
Purpose:	Working capital for seasonal operations
Security:	Yes (Secured Loan)
Collateral:	Manufacturing plant at 321 Elm Street, Portland, OR 97201

Section 3: Repayment Terms

Repayment shall be made in 66 monthly installments. The estimated monthly payment is approximately USD 17,488.67 (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

Charles Schwab

(Lender)

Date: _____

Apex Retail Group

(Borrower)

Date: _____