

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

| | |
|------------------------------|----------------------------------|
| Principal Amount: | USD 1,574,000.00 |
| Interest Rate (p.a.): | 7.5% |
| Term: | 56 months |
| Maturity Date: | September 23, 2030 |
| Purpose: | New market entry and expansion |
| Security: | Yes (Secured Loan) |
| Collateral: | 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

Sallie Mae

(Lender)

Date: _____

Amber Gray

(Borrower)

Date: _____