

LOAN AGREEMENT

Contract Number: LA-2025-096

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Nathan Baker

BORROWER:

Sapphire Technologies Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 201,000.00
Interest Rate (p.a.):	8.9%
Term:	36 months
Maturity Date:	January 31, 2029
Purpose:	Seed financing for business operations
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 36 monthly installments. The estimated monthly payment is approximately USD 7,074.08 (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

Nathan Baker

(Lender)

Date: _____

Sapphire Technologies Inc.

(Borrower)

Date: _____