

# LOAN AGREEMENT

**Contract Number:** LA-2025-023

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

### LENDER:

Capital One Financial

### BORROWER:

Quantum Analytics LLC

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 4,465,000.00
<b>Interest Rate (p.a.):</b>	3.9%
<b>Term:</b>	110 months
<b>Maturity Date:</b>	February 27, 2035
<b>Purpose:</b>	Research and development funding
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	The solar installation equipment

## Section 3: Repayment Terms

Repayment shall be made in 110 monthly installments. The estimated monthly payment is approximately USD 55,102.16 (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**

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Capital One Financial

(Lender)

Date: \_\_\_\_\_

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Quantum Analytics LLC

(Borrower)

Date: \_\_\_\_\_