

LOAN AGREEMENT

Contract Number: LA-2025-093

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Commerce Bank of America

BORROWER:

Megan Lewis

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,551,000.00
Interest Rate (p.a.):	5.2%
Term:	57 months
Maturity Date:	October 23, 2030
Purpose:	Fleet vehicle purchase
Security:	Yes (Secured Loan)
Collateral:	Fleet vehicles (15 commercial trucks)

Section 3: Repayment Terms

Repayment shall be made in 57 monthly installments. The estimated monthly payment is approximately USD 33,931.53 (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

Commerce Bank of America

(Lender)

Date: _____

Megan Lewis

(Borrower)

Date: _____