

LOAN AGREEMENT

Contract Number: LA-2025-001

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

First National Bank

BORROWER:

TechStart Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 962,000.00
Interest Rate (p.a.):	2.6%
Term:	59 months
Maturity Date:	December 22, 2030
Purpose:	Equipment modernization program
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 59 monthly installments. The estimated monthly payment is approximately USD 18,389.42 (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

First National Bank

(Lender)

Date: _____

TechStart Inc.

(Borrower)

Date: _____