

LOAN AGREEMENT

Contract Number: LA-2025-025

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Charles Schwab

BORROWER:

Horizon Energy Corp.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 4,092,000.00
Interest Rate (p.a.):	3.0%
Term:	30 months
Maturity Date:	August 02, 2028
Purpose:	Acquisition of Competitor Corp. and business integration
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 30 monthly installments. The estimated monthly payment is approximately USD 146,630.00 (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

Charles Schwab

(Lender)

Date: _____

Horizon Energy Corp.

(Borrower)

Date: _____