

LOAN AGREEMENT

Contract Number: LA-2025-057

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Citizens Financial Group

BORROWER:

Coastal Logistics LLC

Section 2: Loan Terms and Conditions

Principal Amount:	USD 67,000.00
Interest Rate (p.a.):	7.9%
Term:	57 months
Maturity Date:	October 23, 2030
Purpose:	Commercial real estate acquisition
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 57 monthly installments. The estimated monthly payment is approximately USD 1,616.52 (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

Citizens Financial Group

(Lender)

Date: _____

Coastal Logistics LLC

(Borrower)

Date: _____