

# LOAN AGREEMENT

**Contract Number:** LA-2025-001

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

First National Bank

**BORROWER:**

TechStart Inc.

## Section 2: Loan Terms and Conditions

|                              |                                 |
|------------------------------|---------------------------------|
| <b>Principal Amount:</b>     | USD 962,000.00                  |
| <b>Interest Rate (p.a.):</b> | 2.6%                            |
| <b>Term:</b>                 | 59 months                       |
| <b>Maturity Date:</b>        | December 20, 2030               |
| <b>Purpose:</b>              | Equipment modernization program |
| <b>Security:</b>             | 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**

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First National Bank

(Lender)

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

\_\_\_\_\_

TechStart Inc.

(Borrower)

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