

LOAN AGREEMENT

Contract Number: LA-2025-007

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

American Express

BORROWER:

SolarTech Corporation

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,357,000.00
Interest Rate (p.a.):	6.3%
Term:	79 months
Maturity Date:	August 11, 2032
Purpose:	New market entry and expansion
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 79 monthly installments. The estimated monthly payment is approximately USD 24,301.47 (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

American Express

(Lender)

Date: _____

SolarTech Corporation

(Borrower)

Date: _____