

# 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

|                              |  |
|------------------------------|--|
| <b>Principal Amount:</b>     | USD 4,092,000.00   |
| <b>Interest Rate (p.a.):</b> | 3.0%   |
| <b>Term:</b>                 | 30 months  |
| <b>Maturity Date:</b>        | August 02, 2028  |
| <b>Purpose:</b>              | Acquisition of Competitor Corp. and business integration |
| <b>Security:</b>             | 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**

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Charles Schwab

(Lender)

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

\_\_\_\_\_

Horizon Energy Corp.

(Borrower)

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