

LOAN AGREEMENT

Contract Number: LA-2025-002

Date: February 13, 2026

Section 1: Parties to the Agreement

LENDER:

Commerce Bank of America

BORROWER:

TechStart Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 250,000.00
Interest Rate (p.a.):	4.5%
Term:	60 months
Maturity Date:	January 18, 2031
Purpose:	Expansion of production facilities
Security:	Yes (Secured Loan)
Collateral:	Business equipment and machinery

Section 3: Repayment Terms

Repayment shall be made in 60 monthly installments. The estimated monthly payment is approximately USD 5,104.17 (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

Commerce Bank of America

(Lender)

Date: _____

TechStart Inc.

(Borrower)

Date: _____