

LOAN AGREEMENT

Contract Number: LA-2025-092

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Sallie Mae

BORROWER:

Ironwood Properties LLC

Section 2: Loan Terms and Conditions

| | |
|------------------------------|-------------------------------------|
| Principal Amount: | USD 34,000.00 |
| Interest Rate (p.a.): | 11.2% |
| Term: | 24 months |
| Maturity Date: | February 06, 2028 |
| Purpose: | General consumer purchase financing |
| Security: | No (Unsecured Loan) |

Section 3: Repayment Terms

Repayment shall be made in 24 monthly installments. The estimated monthly payment is approximately USD 1,734.00 (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

Sallie Mae

(Lender)

Date: _____

Ironwood Properties LLC

(Borrower)

Date: _____