

# LOAN AGREEMENT

## Commercial Loan Agreement

**Contract Number:** LA-2025-002

**Date:** February 13, 2026

### Section 1: Parties to the Agreement

**LENDER:**

Commerce Bank of America  
(Financial Institution)

**BORROWER:**

TechStart Inc.  
(Legal Entity / Corporation)

### Section 2: Loan Terms and Conditions

Loan Type:	Commercial Loan Agreement
Ontology Class:	CommercialLoan
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**

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Commerce Bank of America

(Lender)

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

\_\_\_\_\_

TechStart Inc.

(Borrower)

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