

# LOAN AGREEMENT

**Contract Number:** LA-2025-029

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

### LENDER:

Regions Financial

### BORROWER:

Summit Capital Partners

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 988,000.00
<b>Interest Rate (p.a.):</b>	6.2%
<b>Term:</b>	128 months
<b>Maturity Date:</b>	August 22, 2036
<b>Purpose:</b>	New market entry and expansion
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Intellectual property portfolio

## Section 3: Repayment Terms

Repayment shall be made in 128 monthly installments. The estimated monthly payment is approximately USD 12,823.42 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

Loan meets EU Taxonomy criteria for sustainable investments. Eligible for green bond certification.

## 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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Regions Financial

(Lender)

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

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Summit Capital Partners

(Borrower)

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