

LOAN AGREEMENT

Contract Number: LA-2025-026

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Fifth Third Bancorp

BORROWER:

Andrew Clark

Section 2: Loan Terms and Conditions

| | |
|------------------------------|---|
| Principal Amount: | USD 313,000.00 |
| Interest Rate (p.a.): | 4.5% |
| Term: | 228 months |
| Maturity Date: | November 06, 2044 |
| Purpose: | Technology equipment purchase |
| Security: | Yes (Secured Loan) |
| Collateral: | First lien on property at 456 Park Avenue, New York, NY 10022 |

Section 3: Repayment Terms

Repayment shall be made in 228 monthly installments. The estimated monthly payment is approximately USD 2,546.56 (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

Fifth Third Bancorp

(Lender)

Date: _____

Andrew Clark

(Borrower)

Date: _____