

PROMISSORY NOTE

Transaction ID: TX-2024-8492
Date: 1/18/2026

PARTIES:

Lender: Keystone Commercial Bank
Borrower: Market Street Developers LLC

PROPERTY:

Address: 1200 Market St, Philadelphia, PA

LOAN TERMS:

Principal Amount: \$24,500,000
Interest Rate: 6.5% per annum
Loan Term: 360 months (30 years)
Monthly Payment: \$154,856.67

PROMISE TO PAY:

FOR VALUE RECEIVED, the undersigned Borrower promises to pay to the order of Keystone Commercial Bank ("Lender"), the principal sum of 24,500,000 Dollars (\$24,500,000.00), together with interest thereon at the rate of

PAYMENT TERMS:

6.5% per annum, in lawful money of the United States of America. Payments shall be made in 360 consecutive monthly installments of \$154,856.666, commencing on the first day of the month following closing.

ADDITIONAL TERMS:

This note is secured by a Deed of Trust on the Property. Prepayment may be made without penalty after 3 years.

SIGNATURES:

Borrower Signature
Market Street Developers LLC

Lender Signature
Keystone Commercial Bank