

[Bank of America, N.A., New York, NY, USA]

Date: August 20, 2025

IRREVOCABLE DOCUMENTARY LETTER OF CREDIT NO.: LC-BONY-00123456

APPLICANT

- Name: The American Coffee Roasters Co.
 - Address: 400 Main Street, Suite 500, Chicago, IL 60601, USA
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BENEFICIARY

- Name: São Paulo Coffee Exports Ltd.
 - Address: Rua do Café, 150, São Paulo, SP, Brazil
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AMOUNT:

- Currency: USD
 - In Figures: USD 125,000.00
 - In Words: One Hundred Twenty-Five Thousand and 00/100 U.S. Dollars
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EXPIRY DATE: November 30, 2025

PLACE OF EXPIRY: New York, NY

AVAILABILITY: This credit is available by payment at sight with Bank of America, N.A.

LATEST DATE OF SHIPMENT: November 15, 2025

DESCRIPTION OF GOODS: 1 x 20-foot container (FEU) of specialty-grade Arabica coffee beans, Green Coffee, of Brazilian origin. Total quantity approximately 19,200 kg.

DOCUMENTS REQUIRED:

1. Commercial Invoice, in triplicate.
2. Full set of a clean on board ocean Bill of Lading, consigned to the order of the Issuing Bank, marked "FREIGHT PREPAID."
3. Packing List, in triplicate.

- 4. Certificate of Origin, issued by a recognized Brazilian authority.**
 - 5. Quality Inspection Certificate, issued by an independent surveyor (e.g., SGS or Bureau Veritas), confirming moisture content, bean size, and taste profile.**
 - 6. Phytosanitary Certificate, issued by the Ministry of Agriculture, Livestock and Food Supply of Brazil.**
 - 7. Insurance Certificate, covering all risks for 110% of the invoice value from warehouse to warehouse.**
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SHIPMENT DETAILS:

- Loading Port: Port of Santos, Brazil**
 - Discharge Port: Port of Charleston, USA**
 - Partial Shipments: Not Allowed**
 - Transshipments: Allowed**
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ADDITIONAL CONDITIONS:

- All documents must be in English.**
 - This LC is subject to the Uniform Customs and Practice for Documentary Credits (2007 Revision), ICC Publication No. 600 (UCP 600).**
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WE HEREBY ENGAGE WITH YOU that drafts drawn under and in compliance with the terms of this credit will be duly honored upon presentation.

FOR AND ON BEHALF OF Bank of America, N.A.

Authorized Signature