

# COMPLIANCE CERTIFICATE

Pursuant to Section 4.1 of the Credit Agreement

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## TechFlow Solutions Inc.

For the Fiscal Quarter Ended September 30, 2025

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## CERTIFICATION

The undersigned, being the Chief Financial Officer of TechFlow Solutions Inc. (the "Borrower"), hereby certifies to First National Bank, N.A. (the "Administrative Agent") pursuant to Section 4.1 of the Credit Agreement dated January 15, 2024 (the "Credit Agreement"), as follows:

1. I am the duly appointed Chief Financial Officer of the Borrower.
2. I have reviewed the terms of the Credit Agreement and have made such examination and investigation as necessary to provide this certification.
3. The financial statements delivered herewith fairly present in all material respects the financial condition of the Borrower.

## FINANCIAL COVENANT COMPLIANCE

### 1. Leverage Ratio (Maximum 4.00:1.00)

Component	Amount
Total Debt (as of September 30, 2025)	\$28,500,000
EBITDA (TTM ending September 30, 2025)	\$12,450,000
<b>Leverage Ratio</b>	<b>2.29x</b>
Covenant Requirement	Maximum 4.00x
<b>Status</b>	<b>COMPLIANT</b>
Headroom	42.8%

### 2. Interest Coverage Ratio (Minimum 2.50:1.00)

Component	Amount
EBITDA (TTM ending September 30, 2025)	\$12,450,000
Interest Expense (TTM ending September 30, 2025)	\$2,137,500
<b>Interest Coverage Ratio</b>	<b>5.83x</b>
Covenant Requirement	Minimum 2.50x
<b>Status</b>	<b>COMPLIANT</b>
Headroom	133.0%

### 3. Minimum EBITDA (\$8,000,000)

Component	Amount
EBITDA (TTM ending September 30, 2025)	\$12,450,000
Covenant Requirement	Minimum \$8,000,000
<b>Status</b>	<b>COMPLIANT</b>
Headroom	55.6%

## EBITDA CALCULATION

Line Item	TTM Amount
Net Income	\$6,850,000
(+) Interest Expense	\$2,137,500
(+) Income Tax Expense	\$1,712,500
(+) Depreciation	\$950,000
(+) Amortization	\$800,000
<b>EBITDA</b>	<b>\$12,450,000</b>

## DEBT SCHEDULE

Debt Instrument	Outstanding	Interest Rate
First National Bank Revolver	\$18,500,000	SOFR + 2.50%
Equipment Financing	\$6,200,000	6.25% Fixed
Capital Leases	\$3,800,000	Various
<b>Total Debt</b>	<b>\$28,500,000</b>	

## DEFAULT STATUS

**NO DEFAULT OR EVENT OF DEFAULT**

As of the date hereof, no Default or Event of Default has occurred and is continuing.

## CERTIFICATION

IN WITNESS WHEREOF, I have executed this Compliance Certificate as of November 14, 2025.

### TECHFLOW SOLUTIONS INC.

By: \_\_\_\_\_

Name: Jennifer Martinez

Title: Chief Financial Officer

Date: November 14, 2025

*Attached: Quarterly Financial Statements for the period ended September 30, 2025*