

LOAN AGREEMENT SUMMARY Lender:

MNEE Capital Institutional Fund Borrower: TechFlow Solutions Inc.

Loan Amount: 50,000 MNEE

Interest Rate: 5%

Fixed Annual Issue Date: October 01, 2024

Maturity Date: October 01, 2025

Repayment Schedule: Monthly installments of 4,375 MNEE.

Settlement Currency: MNEE Stablecoin (USD-Backed)

Collateral: Intellectual Property Rights (Digital Assets)