

ABC Holdings - Facility Agreement Response

1. We acknowledge the need for a DSCR and will aim to maintain a ratio above 1.3x.
2. The company agrees to provide its manufacturing plant and warehouse as collateral.
3. We accept an interest rate of 8% p.a., subject to annual review.
4. The company will submit audited financials every 6 months.
5. We accept the 5-year loan term, with a 1-year grace period.
6. We request a waiver of early repayment penalties if full payment is made after 3 years.