LOAN SIGNING AGENT PRACTICE PACKAGE

Commercial Real Estate Loan (Texas) – Document Index & Notarization Guide

Borrower:	Sample Holdings LLC, a Texas limited liability company	**Signer / Guarantor:**	Sam Buyer, Manager (and individually as Guarantor)
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Settlement Agent:**	Lone Star Title Company
Lender:	ABC Mortgage LLC	**Loan No.:**	2026-TX-084715
Closing Date:	May 1, 2026	**Loan Amount:**	$7,000,000.00

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5 documents require notarization (highlighted). Page numbers refer to this package. This is an entity (LLC) transaction: the Borrower signs through its Manager, so confirm the signer's authority against the LLC Resolution, and the same individual also signs the Commercial Guaranty in his personal capacity. Initial lines are on every Promissory Note, Deed of Trust and Assignment of Rents page. The Hazardous Substances Agreement includes a separate Lender acknowledgment page (page 28) for the Lender's own representative.

PRACTICE DOCUMENT NOTICE: For Loan Signing Agent training only. All borrower, guarantor, lender, title company and property information is fictitious. Not legally operative; do not record or submit to any agency or institution.

HAZARD INSURANCE DISCLOSURE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

HAZARD INSURANCE DISCLOSURE

Made Pursuant to Applicable State Law

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

You have applied for a loan or credit accommodation that will be secured by real property. As a condition of the loan or credit accommodation, Lender may require you to maintain hazard insurance coverage for the real property. State law provides that Lender cannot require you, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the property (such as fire and other perils) in an amount exceeding the replacement value of the building or structures attached to the property.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ, RECEIVED AND UNDERSTAND THIS HAZARD INSURANCE DISCLOSURE. THIS DISCLOSURE IS DATED MAY 1, 2026.

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

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AFFIDAVIT AND INDEMNITY (ENTITY)

STATE OF _____ **Escrow No.:** LST-2026-55313

COUNTY OF _____

Before me, the undersigned Notary, personally appeared Sam Buyer ("Affiant"), being the Manager (per existing DOT) of Sample Holdings LLC, a Texas limited liability company ("Owner"), and upon being duly sworn deposes and says as follows on behalf of Owner, either to the best of Affiant's actual knowledge and belief, or to the best of Affiant's actual knowledge and belief in his/her above-stated capacity of Owner:

1. Owner is the owner or lessee of the real property (the "Property") described in the Commitment for Title Insurance, issued by Lone Star Title Company ("Lone Star Title Company"), under Commitment No. LST-2026-55313 (the "Commitment"). Owner intends to convey or encumber the Property and, in connection therewith, request that Sample Title Insurance Company (the "Title Underwriter") issue one (1) or more policies of title insurance through Lone Star Title Company.

2. Except as otherwise reflected in the Commitment, Owner does hereby make the following representations to the Title Underwriter and to Lone Star Title Company:

   A. Owner owes no past due federal, state, or city taxes and there are no known delinquent federal, state or city assessments presently existing against Owner, and no known federal, state, or city liens have been filed against Owner.

   B. There are no delinquent state, county, city, school district, municipal water district, or other governmental agency taxes due or owing against the Property and that no tax suit has been filed by any state, county, city, school district, municipal water district or other governmental agency against the Property, nor are there any existing taxes or assessments which are being appealed, except as follows (None, unless specified below):

   _____

   C. There have been no improvements, alterations or repairs to the Property made within the last six (6) months. For all periods of time in which Owner has been the owner of the Property, the cost of all labor and material used in the construction of improvements and/or repairs, if any, has been paid and there are no unpaid labor or materials claims. There are no mechanic's or materialman's liens against the Property.

   D. No street assessments or liens have been filed against the Property and Owner owes no past-due street assessment charges relating to the Property.

   E. There are no past-due or delinquent water and/or solid waste disposal fees due in connection with the Property.

   F. There are no court judgments filed against the Owner.

   G. There are no lawsuits or actions pending against Owner in any federal or state court which could ripen into a lien against the Property prior to the recording of the documents creating the interest or estate to be insured nor are there any federal or state judgments or liens of any kind or nature whatsoever which now constitute a lien or charge upon the Property.

   H. There are no adverse claims of ownership or use as to any portion of the Property, and there are no encroachments or boundary line conflicts with adjoining owners other than those shown on the survey submitted, if any.

   I. Owner has not heretofore sold, conveyed or encumbered any part of the Property.

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AFFIDAVIT AND INDEMNITY (ENTITY)
(continued)

J. Other than the Owner there are no parties in possession of the Property except (None, unless specified below):

_____

K. There are no federal or state bankruptcy or insolvency proceedings either filed by the Owner or filed against the Owner that are now pending.

l. The Owner is in good standing in its state of domestication and, if required, in the state where the Property is situated and there are no proceedings pending for its dissolution.

M. There are no delinquencies with respect to any common charges, maintenance charges and/or assessments, if any, relating to the Property.

N. If the transaction through which the Property is to be insured involves a sale of the Property, no brokers were retained or involved with the transaction except as disclosed in the purchase and sale agreement pursuant to which the Property is being sold.

This Affidavit and Indemnity is made in order to evidence the agreement of Owner to indemnify Lone Star Title Company and the Title Underwriter from any loss, costs or damages incurred by the filing of any documents adverse to the title to be insured by Lone Star Title Company and the Title Underwriter between the date and time of the last update of the Commitment and the date and time of the recordation of the documents to be recorded as contemplated in the Commitment (the "Gap"). By acceptance of the Affidavit and Indemnity, Lone Star Title Company and the Title Underwriter agree that in case any lien, claim, encumbrance or defect arises during the Gap and is/are subsequently paid, discharged, satisfied or removed from title to the Property, this indemnity as to any such matter shall no longer be in effect.

Affiant recognizes that, but for the making of the statement of fact and the representations contained herein relative to the Property, Lone Star Title Company and the Title Underwriter would not issue the policies to be issued pursuant to the Commitment and that such statements have been made as a material inducement for the issuance of such policies. Owner does hereby indemnify and agree to hold harmless Lone Star Title Company and the Title Underwriter against any loss, costs or damages due to or caused by any statement or representation contained herein that turns out to be false or inaccurate.

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

BY:_____
Sam Buyer
Manager

State of _____

_____ of _____

Sworn to and subscribed before me on _____, 2026 by Sam Buyer as Manager of Sample Holdings LLC, a Texas limited liability company.

(Personalized Seal)

_____
Notary Public's Signature

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Lone Star Title Company
500 Title Way, Suite 100
Anytown, TX 77001
Phone: (214) 555-0101 Fax: (214) 555-0102

Settlement Statement

Closing Date:	May 1, 2026
Order Number:	LST-2026-55313
Escrow Officer:	Alex Rivera
Borrower:	Sample Holdings LLC, a Texas limited liability company
Lender:	ABC Mortgage LLC
Property:	123 Main Street Anytown, TX 77001

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	Borrower	
	Debit	Credit
Loan Amount ($7,000,000.00)		
Principal Amount of New Loan		7,000,000.00
Loan Charges $72,697.46		
Appraisal Fee to ABC Mortgage LLC	15,000.00	
Appraisal Review Fee to ABC Mortgage LLC	3,250.00	
Credit Report to ABC Mortgage LLC	35.00	
Flood Certificate to ABC Mortgage LLC	75.00	
Tax Service Fee to ABC Mortgage LLC	1,190.00	
Phase I/EDR to ABC Mortgage LLC	750.00	
LexisNexis to ABC Mortgage LLC	100.00	
Site Visit Report to ABC Mortgage LLC	300.00	
Documentation Fee to ABC Mortgage LLC	1,750.00	
Loan Fee to ABC Mortgage LLC	35,000.00	
Wire Fee to ABC Mortgage LLC	45.00	
Prepaid Interest to ABC Mortgage LLC	30,202.46	
Good Faith Deposit		15,000.00
Payoffs $5,031,049.92		
Securities Cost to Sample Holdings LLC Defeasance	4,931,921.27	
Cash Deposit to Sample Holdings LLC Defeasance	147.04	
Custodial Fee to Sample Holdings LLC Defeasance	8,060.00	
Accountant to Sample Accounting LLC	3,000.00	

	Borrower Debit	Borrower Credit
Payoffs (continued)		
Servicer Legal to Sample Servicer Counsel PC	29,500.00	
Successor Borrower Legal to Successor Counsel LLP	4,000.00	
Successor Borrower to Sample Financial Corp.	3,500.00	
Defeasance Facilitator to Defeasance Facilitator, LLC	10,000.00	
Servicer Processing - $45,000 deposit Servicer Fee: $20,000/$25,000 returned postclosing	0.00	
Successor Borrower Admin to Sample Admin Services	5,000.00	
Securities Purchase Fee to Sample Admin Services	7,500.00	
Outstanding Monthly Payment to Servicer Payment Clearing	28,421.61	
Title and Escrow Charges $30,945.00		
Settlement Fee	1,225.00	
Tax Certificates	250.00	
Loan Policy Premium $275.00 to Sample Title Insurance Company Coverage: $7,000,000.00 Version: Loan Policy of Title Insurance (T-2) - 2024	29,398.00	
Endorsements	70.00	
Guaranty Fee	2.00	
Recording Charges $1,638.25		
Estimated Recording Fees	1,500.00	
Recording Service Fees Paid to Recording Service	38.25	
Estimated State UCC Termination Filing	100.00	
Disbursements to Others $10,325.00		
Borrower Legal Fees to Brennan & Walsh LLP	10,000.00	
Mobile Notary Fees	325.00	
Subtotals	5,161,655.63	7,015,000.00
Balance Due TO Borrower	**1,853,344.37**	
Totals	7,015,000.00	7,015,000.00

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See signature page to follow

BORROWER

Sample Holdings LLC, a Texas limited liability company

BY:_____
Sam Buyer
Manager

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LIMITED LIABILITY COMPANY RESOLUTION TO BORROW / GRANT COLLATERAL

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Any item above containing "***" has been omitted due to text length limitations.

Company: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

I, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

THE COMPANY'S EXISTENCE. The complete and correct name of the Company is Sample Holdings LLC ("Company"). The Company is a limited liability company which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of Texas. The Company is duly authorized to transact business in all other states in which the Company is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which the Company is doing business. Specifically, the Company is, and at all times shall be, duly qualified as a foreign limited liability company in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. The Company has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. The Company maintains an office at 456 Oak Lane, Anytown, TX 77001 77001. Unless the Company has designated otherwise in writing, the principal office is the office at which the Company keeps its books and records. The Company will notify Lender prior to any change in the location of the Company's state of organization or any change in the Company's name. The Company shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to the Company and the Company's business activities.

RESOLUTIONS ADOPTED. At a meeting of the members of the Company, duly called and held on **April 24, 2026**, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted.

MEMBERS. The following named entities are members of Sample Holdings LLC:

NAMES	TITLES	AUTHORIZED	ACTUAL SIGNATURES
Buyer Family Holdings LLC	**Member**	**N**	
Buyer Capital LLC	**Member**	**N**	

AGENT. The agent of the Company is:

NAMES	TITLES	AUTHORIZED	ACTUAL SIGNATURES
Sam Buyer	**Manager**	**Y**	**X** _____

ACTIONS AUTHORIZED. The authorized person listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Company. Specifically, but without limitation, the authorized person is authorized, empowered, and directed to do the following for and on behalf of the Company:

Borrow Money. To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Company and Lender, such sum or sums of money as in their judgment should be borrowed, without limitation.

Execute Notes. To execute and deliver to Lender the promissory note or notes, or other evidence of the Company's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Company's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

Grant Security. To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to the Company or in which the Company now or hereafter may have an interest, including without limitation all of the Company's real property and all of the Company's personal property (tangible or intangible), as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of the Company to Lender at any time owing, however the same may be evidenced. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated or encumbered.

Execute Security Documents. To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances.

Negotiate Items. To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Company or in which the Company may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Company's account with Lender, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

Further Acts. In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements, **including agreements requiring disputes with Lender to be submitted to binding arbitration for final**

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resolution and waiving the right to a trial by jury, as the members may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Resolution.

ASSUMED BUSINESS NAMES. The Company has filed or recorded all documents or filings required by law relating to all assumed business names used by the Company. Excluding the name of the Company, the following is a complete list of all assumed business names under which the Company does business: **None.**

NOTICES TO LENDER. The Company will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Company's name; (B) change in the Company's assumed business name(s); (C) change in the management or in the Members of the Company; (D) change in the authorized signer(s); (E) change in the Company's principal office address; (F) change in the Company's state of organization; (G) conversion of the Company to a new or different type of business entity; or (H) change in any other aspect of the Company that directly or indirectly relates to any agreements between the Company and Lender. No change in the Company's name or state of organization will take effect until after Lender has received notice.

CERTIFICATION CONCERNING MEMBERS AND RESOLUTIONS. The members and agent named above are duly elected, appointed, or employed by or for the Company, as the case may be, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the Company, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

CONTINUING VALIDITY. Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Company's agreements or commitments in effect at the time notice is given.

IN TESTIMONY WHEREOF, I have hereunto set my hand and attest that the signatures set opposite the names listed above are their genuine signatures.

I have read all the provisions of this Resolution, and I personally and on behalf of the Company certify that all statements and representations made in this Resolution are true and correct. This Limited Liability Company Resolution to Borrow / Grant Collateral is dated May 1,

CERTIFIED TO AND ATTESTED BY:

X_____
Sam Buyer, Manager of Sample Holdings LLC

NOTE: If the members signing this Resolution are designated by the foregoing document as one of the members authorized to act on the Company's behalf, it is advisable to have this Resolution signed by at least one non-authorized member of the Company.

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BUSINESS LOAN AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "***" has been omitted due to text length limitations.

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

THIS BUSINESS LOAN AGREEMENT dated May 1, 2026, is made and executed between Sample Holdings LLC ("Borrower") and ABC MORTGAGE LLC ("Lender") on the following terms and conditions. Borrower has received prior commercial loans from Lender or has applied to Lender for a commercial loan or loans or other financial accommodations, including those which may be described on any exhibit or schedule attached to this Agreement. Borrower understands and agrees that: (A) in granting, renewing, or extending any Loan, Lender is relying upon Borrower's representations, warranties, and agreements as set forth in this Agreement; (B) the granting, renewing, or extending of any Loan by Lender at all times shall be subject to Lender's sole judgment and discretion; and (C) all such Loans shall be and remain subject to the terms and conditions of this Agreement.

TERM. This Agreement shall be effective as of May 1, 2026, and shall continue in full force and effect until such time as all of Borrower's Loans in favor of Lender have been paid in full, including principal, interest, costs, expenses, attorneys' fees, and other fees and charges, or until such time as the parties may agree in writing to terminate this Agreement.

CONDITIONS PRECEDENT TO EACH ADVANCE. Lender's obligation to make the initial Advance and each subsequent Advance under this Agreement shall be subject to the fulfillment to Lender's satisfaction of all of the conditions set forth in this Agreement and in the Related Documents.

Loan Documents. Borrower shall provide to Lender the following documents for the Loan: (1) the Note; (2) Security Agreements granting to Lender security interests in the Collateral; (3) financing statements and all other documents perfecting Lender's Security Interests; (4) evidence of insurance as required below; (5) guaranties; (6) together with all such Related Documents as Lender may require for the Loan; all in form and substance satisfactory to Lender and Lender's counsel.

Borrower's Authorization. Borrower shall have provided in form and substance satisfactory to Lender properly certified resolutions, duly authorizing the execution and delivery of this Agreement, the Note and the Related Documents. In addition, Borrower shall have provided such other resolutions, authorizations, documents and instruments as Lender or its counsel, may require.

Payment of Fees and Expenses. Borrower shall have paid to Lender all fees, charges, and other expenses which are then due and payable as specified in this Agreement or any Related Document.

Representations and Warranties. The representations and warranties set forth in this Agreement, in the Related Documents, and in any document or certificate delivered to Lender under this Agreement are true and correct.

No Event of Default. There shall not exist at the time of any Advance a condition which would constitute an Event of Default under this Agreement or under any Related Document.

REPRESENTATIONS AND WARRANTIES. Borrower represents and warrants to Lender, as of the date of this Agreement, as of the date of each disbursement of loan proceeds, as of the date of any renewal, extension or modification of any Loan, and at all times any Indebtedness exists:

Organization. Borrower is a limited liability company which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of Texas. Borrower is duly authorized to transact business in all other states in which Borrower is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which Borrower is doing business. Specifically, Borrower is, and at all times shall be, duly qualified as a foreign limited liability company in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. Borrower has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. Borrower maintains an office at 456 Oak Lane, Anytown, TX 77001. Unless Borrower has designated otherwise in writing, the principal office is the office at which Borrower keeps its books and records including its records concerning the Collateral. Borrower will notify Lender prior to any change in the location of Borrower's state of organization or any change in Borrower's name. Borrower shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to Borrower and Borrower's business activities.

Assumed Business Names. Borrower has filed or recorded all documents or filings required by law relating to all assumed business names used by Borrower. Excluding the name of Borrower, the following is a complete list of all assumed business names under which Borrower does business: **None.**

Authorization. Borrower's execution, delivery, and performance of this Agreement and all the Related Documents have been duly authorized by all necessary action by Borrower and do not conflict with, result in a violation of, or constitute a default under (1) any provision of (a) Borrower's articles of organization or membership agreements, or (b) any agreement or other instrument binding upon Borrower or (2) any law, governmental regulation, court decree, or order applicable to Borrower or to Borrower's properties.

Financial Information. Each of Borrower's financial statements supplied to Lender truly and completely disclosed Borrower's financial condition as of the date of the statement, and there has been no material adverse change in Borrower's financial condition subsequent to the date of the most recent financial statement supplied to Lender. Borrower has no material contingent obligations except as disclosed in such financial statements.

Legal Effect. This Agreement constitutes, and any instrument or agreement Borrower is required to give under this Agreement when delivered will constitute legal, valid, and binding obligations of Borrower enforceable against Borrower in accordance with their respective terms.

Properties. Except as contemplated by this Agreement or as previously disclosed in Borrower's financial statements or in writing to Lender

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to such matters. Borrower additionally waives any and all notices of sale of participation interests, as well as all notices of any repurchase of such participation interests. Borrower also agrees that the purchasers of any such participation interests will be considered as the absolute owners of such interests in the Loan and will have all the rights granted under the participation agreement or agreements governing the sale of such participation interests. Borrower further waives all rights of offset or counterclaim that it may have now or later against Lender or against any purchaser of such a participation interest and unconditionally agrees that either Lender or such purchaser may enforce Borrower's obligation under the Loan irrespective of the failure or insolvency of any holder of any interest in the Loan. Borrower further agrees that the purchaser of any such participation interests may enforce its interests irrespective of any personal claims or defenses that Borrower may have against Lender.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Texas.

Choice of Venue. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Dallas County, State of Texas.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Agreement shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Agreement. No prior waiver by Lender, nor any course of dealing between Lender and Borrower, or between Lender and any Grantor, shall constitute a waiver of any of Lender's rights or of any of Borrower's or any Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Agreement, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any party may change its address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Borrower agrees to keep Lender informed at all times of Borrower's current address. Unless otherwise provided or required by law, if there is more than one Borrower, any notice given by Lender to any Borrower is deemed to be notice given to all Borrowers.

Severability. If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

Subsidiaries and Affiliates of Borrower. To the extent the context of any provisions of this Agreement makes it appropriate, including without limitation any representation, warranty or covenant, the word "Borrower" as used in this Agreement shall include all of Borrower's subsidiaries and affiliates. Notwithstanding the foregoing however, under no circumstances shall this Agreement be construed to require Lender to make any Loan or other financial accommodation to any of Borrower's subsidiaries or affiliates.

Successors and Assigns. All covenants and agreements by or on behalf of Borrower contained in this Agreement or any Related Documents shall bind Borrower's successors and assigns and shall inure to the benefit of Lender and its successors and assigns. Borrower shall not, however, have the right to assign Borrower's rights under this Agreement or any interest therein, without the prior written consent of Lender.

Survival of Representations and Warranties. Borrower understands and agrees that in making the Loan, Lender is relying on all representations, warranties, and covenants made by Borrower in this Agreement or in any certificate or other instrument delivered by Borrower to Lender under this Agreement or the Related Documents. Borrower further agrees that regardless of any investigation made by Lender, all such representations, warranties and covenants will survive the making of the Loan and delivery to Lender of the Related Documents, shall be continuing in nature, and shall remain in full force and effect until such time as Borrower's Indebtedness shall be paid in full, or until this Agreement shall be terminated in the manner provided above, whichever is the last to occur.

Time is of the Essence. Time is of the essence in the performance of this Agreement.

Waive Jury. To the extent permitted by applicable law, all parties to this Agreement hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party. (Initial Here _____)

Right to Obtain an Appraisal . The Bank reserves the right to obtain an appraisal on any real property collateral at any time and at the expense of the borrower to confirm the value and validity of its security interest in subject collateral.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Agreement. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Agreement shall have the meanings attributed to such terms in the Uniform Commercial Code. Accounting words and terms not otherwise defined in this Agreement shall have the meanings assigned to them in accordance with generally accepted accounting principles as in effect on the date of this Agreement:

Advance. The word "Advance" means a disbursement of Loan funds made, or to be made, to Borrower or on Borrower's behalf on a line of credit or multiple advance basis under the terms and conditions of this Agreement.

Agreement. The word "Agreement" means this Business Loan Agreement, as this Business Loan Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Business Loan Agreement from time to time.

Borrower. The word "Borrower" means Sample Holdings LLC and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Collateral. The word "Collateral" means all property and assets granted as collateral security for a Loan, whether real or personal property, whether granted directly or indirectly, whether granted now or in the future, and whether granted in the form of a security interest, mortgage, collateral mortgage, deed of trust, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien, charge, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever, whether created by law, contract, or otherwise.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this

For Practice Only

Agreement.

GAAP. The word "GAAP" means generally accepted accounting principles.

Grantor. The word "Grantor" means each and all of the persons or entities granting a Security Interest in any Collateral for the Loan, including without limitation all Borrowers granting such a Security Interest.

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Loan.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Borrower is responsible under this Agreement or under any of the Related Documents.

Lender. The word "Lender" means ABC MORTGAGE LLC, its successors and assigns.

Loan. The word "Loan" means any and all loans and financial accommodations from Lender to Borrower whether now or hereafter existing, and however evidenced, including without limitation those loans and financial accommodations described herein or described on any exhibit or schedule attached to this Agreement from time to time.

Note. The word "Note" means the Note dated May 1, 2026 and executed by Sample Holdings LLC in the principal amount of $7,000,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

OCBOA. The term "OCBOA" means Other Comprehensive Basis of Accounting, as designated by Lender in writing as an acceptable alternative to GAAP.

Permitted Liens. The words "Permitted Liens" mean (1) liens and security interests securing Indebtedness owed by Borrower to Lender; (2) liens for taxes, assessments, or similar charges either not yet due or being contested in good faith; (3) liens of materialmen, mechanics, warehousemen, or carriers, or other like liens arising in the ordinary course of business and securing obligations which are not yet delinquent; (4) purchase money liens or purchase money security interests upon or in any property acquired or held by Borrower in the ordinary course of business to secure indebtedness outstanding on the date of this Agreement or permitted to be incurred under the paragraph of this Agreement titled "Indebtedness and Liens"; (5) liens and security interests which, as of the date of this Agreement, have been disclosed to and approved by the Lender in writing; and (6) those liens and security interests which in the aggregate constitute an immaterial and insignificant monetary amount with respect to the net value of Borrower's assets.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Loan.

Security Agreement. The words "Security Agreement" mean and include without limitation any agreements, promises, covenants, arrangements, understandings or other agreements, whether created by law, contract, or otherwise, evidencing, governing, representing, or creating a Security Interest.

Security Interest. The words "Security Interest" mean, without limitation, any and all types of collateral security, present and future, whether in the form of a lien, charge, encumbrance, mortgage, deed of trust, security deed, assignment, pledge, crop pledge, chattel mortgage, collateral chattel mortgage, chattel trust, factor's lien, equipment trust, conditional sale, trust receipt, lien or title retention contract, lease or consignment intended as a security device, or any other security or lien interest whatsoever whether created by law, contract, or otherwise.

BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS BUSINESS LOAN AGREEMENT AND BORROWER AGREES TO ITS TERMS. THIS BUSINESS LOAN AGREEMENT IS DATED MAY 1, 2026.

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

LENDER:

ABC MORTGAGE LLC

By: _____
Morgan Lee, SVP/Relationship Manager

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FINNE Professional Forms

PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

Principal Amount: $7,000,000.00 **Date of Note: May 1, 2026**

PROMISE TO PAY. Sample Holdings LLC ("Borrower") promises to pay to ABC MORTGAGE LLC ("Lender"), or order, in lawful money of the United States of America, the principal amount of Seven Million & 00/100 Dollars ($7,000,000.00), together with interest on the unpaid principal balance from May 1, 2026, until paid in full.

PAYMENT. Subject to any payment changes resulting from changes in the Index, Borrower will pay this loan in accordance with the following payment schedule, which calculates interest on the unpaid principal balances as described in the "INTEREST CALCULATION METHOD" paragraph using the interest rates described in this paragraph: 12 monthly consecutive interest payments, beginning June 10, 2026, with subsequent payments due the same day each month after that, and with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate as published in Wall Street Journal (currently 6.750%), plus a margin of -0.250 percentage points, resulting in an initial interest rate of 6.500%; 11 monthly consecutive principal and interest payments in the initial estimated amount of $44,685.06 each, beginning June 10, 2027, with subsequent payments due the same day each month after that, and with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate as published in Wall Street Journal (currently 6.750%), plus a margin of -0.250 percentage points, resulting in an initial interest rate of 6.500%; and one principal and interest payment of $6,968,783.81 on May 10, 2028, with interest calculated on the unpaid principal balances using an interest rate based on the Wall Street Journal Prime Rate as published in Wall Street Journal (currently 6.750%), plus a margin of -0.250 percentage points, resulting in an initial interest rate of 6.500%. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled and that the Index does not change; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under this Note. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any late charges; and then to any unpaid collection costs. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the Wall Street Journal Prime Rate as published in Wall Street Journal (the "Index"). The Index is not necessarily the lowest rate charged by Lender on its loans. If Lender determines, in its sole discretion, that the Index for this Note has become unavailable or unreliable, either temporarily, indefinitely, or permanently, during the term of this Note, Lender may amend this Note by designating a substantially similar substitute index. Lender may also amend and adjust any margin corresponding to the Index being substituted to accompany the substitute index. Margins corresponding to the Index are described in the "Payments" section. The change to the margin may be a positive or negative value, or zero. In making these amendments, Lender may take into consideration any then-prevailing market convention for selecting a substitute index and margin for the specific Index that is unavailable or unreliable. Such an amendment to the terms of this Note will become effective and bind Borrower 10 business days after Lender gives written notice to Borrower without any action or consent of the Borrower. Lender will tell Borrower the current Index rate upon Borrower's request. The interest rate change will not occur more often than each Day. Borrower understands that Lender may make loans based on other rates as well. **The Index currently is 6.750% per annum.** The interest rate or rates to be applied to the unpaid principal balance during this Note will be the rate or rates set forth herein in the "Payment" section. Notwithstanding any other provision of this Note, after the first payment stream, the interest rate for each subsequent payment stream will be effective as of the due date of the last payment in the just-ending payment stream. NOTICE: Under no circumstances will the interest rate on this Note be less than 6.500% per annum or more than the maximum rate allowed by applicable law. Whenever changes occur in the interest rate, Lender, at its option, may do one or more of the following: (A) change the amounts of Borrower's payments to maintain the original amortization schedule, (B) increase Borrower's payments to cover accruing interest if the interest rate adjustment is an increase, (C) change the number of Borrower's payments, and (D) continue Borrower's payments at the same amount and change Borrower's final payment amount.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT; MINIMUM INTEREST CHARGE. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, Borrower understands that Lender is entitled to a **minimum interest charge of $100.00**. Other than Borrower's obligation to pay any minimum interest charge, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: ABC MORTGAGE LLC, 2750 Capitol Ridge Drive, Suite 400 Dallas, TX 75201.**

LATE CHARGE. If a payment is 10 days or more late, Borrower will be charged **5.000% of the regularly scheduled payment.**

INTEREST AFTER DEFAULT. Upon maturity of this Note, whether the scheduled maturity date or due to this loan being accelerated by Lender because of a default under this Note, the interest rate on this Note shall immediately increase by adding an additional 5.000 percentage point margin ("Default Rate Margin"). The Default Rate Margin shall also apply to each succeeding interest rate change that would have applied had there been no default. However, in no event will the interest rate applied under this paragraph exceed the maximum interest rate permitted

Initials: _____

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under applicable law.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

Environmental Default. Failure of any party to comply with or perform when due any term, obligation, covenant or condition contained in any environmental agreement executed in connection with any loan.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The dissolution of Borrower (regardless of whether election to continue is made), any member withdraws from Borrower, or any other termination of Borrower's existence as a going business or the death of any member, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. Borrower also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER. To the extent permitted by applicable law, Lender and Borrower hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Borrower against the other. (Initial Here _____)

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Texas without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Texas.

CHOICE OF VENUE. If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Dallas County, State of Texas.

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of $35.00 if Borrower makes a payment on Borrower's loan and the check or preauthorized charge with which Borrower pays is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts.

COLLATERAL. Borrower acknowledges this Note is secured by the following collateral described in the security instruments listed herein:

(A) a Deed of Trust dated May 1, 2026, to a trustee in favor of Lender on real property described as "Real Property located at 123 Main Street, Anytown, TX 77001" and located in Harris County, State of Texas.

(B) an Assignment of All Rents to Lender on real property described as "Real Property located at 123 Main Street, Anytown, TX 77001" and located in Harris County, State of Texas.

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Initials: _____

Borrower and Lender agree that all disputes, claims and controversies between them whether individual, joint, or class in nature, arising from this Note or otherwise, including without limitation contract and tort disputes, shall be arbitrated pursuant to the Commercial Arbitration Rules of the American Arbitration Association in effect at the time the claim is filed, upon request of either party. No act to take or dispose of any collateral securing this Note shall constitute a waiver of this arbitration agreement or be prohibited by this arbitration agreement. This includes, without limitation, obtaining injunctive relief or a temporary restraining order; invoking a power of sale under any deed of trust or mortgage; obtaining a writ of attachment or imposition of a receiver; or exercising any rights relating to personal property, including taking or disposing of such property with or without judicial process pursuant to Article 9 of the Uniform Commercial Code. Any disputes, claims, or controversies concerning the lawfulness or reasonableness of any act, or exercise of any right, concerning any collateral securing this Note, including any claim to rescind, reform, or otherwise modify any agreement relating to the collateral securing this Note, shall also be arbitrated, provided however that no arbitrator shall have the right or the power to enjoin or restrain any act of any party. Borrower and Lender agree that in the event of an action for judicial foreclosure pursuant to Texas Property Code Chapter 51, or any similar provision in any other state, the commencement of such an action will not constitute a waiver of the right to arbitrate and the court shall refer to arbitration as much of such action, including counterclaims, as lawfully may be referred to arbitration. Judgment upon any award rendered by any arbitrator may be entered in any court having jurisdiction. Nothing in this Note shall preclude any party from seeking equitable relief from a court of competent jurisdiction. The statute of limitations, estoppel, waiver, laches, and similar doctrines which would otherwise be applicable in an action brought by a party shall be applicable in any arbitration proceeding, and the commencement of an arbitration proceeding shall be deemed the commencement of an action for these purposes. The Federal Arbitration Act shall apply to the construction, interpretation, and enforcement of this arbitration provision.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: ABC MORTGAGE LLC 2750 Capitol Ridge Drive, Suite 400 Dallas, TX 75201.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive any applicable statute of limitations, presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE, INCLUDING THE VARIABLE INTEREST RATE PROVISIONS. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

For Practice Only
FINNIF Professional Services

Initials: _____

ADDENDUM TO PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

W I T N E S S E T H:

WHEREAS, the parties have agreed that the Loan shall mature 24 months from the date of its original funding and/or the date of the recording of the Deed of Trust securing the loan, whichever occurs first (the date of such funding or recording hereinafter referred to as the "Closing Date"), the exact date of which could not be fixed with certainty at the time the parties entered into the Agreement; and

WHEREAS, the parties understand that the date of the first payment and the maturity of the Loan set forth in the Promissory Note is subject to change when the Closing Date becomes certain; and

WHEREAS, the Borrower has agreed to permit the Lender to fix the new maturity date by changing the dates originally set forth in the Promissory Note.

NOW THEREFORE, the Borrower and the Lender in consideration of the promises made herein and in the Loan Documents and intending to be legally bound hereby agree as follows:

1. Borrower hereby authorizes Lender to fix the first payment date and the maturity date of the Loan, when the Closing Date becomes certain, by changing the date originally shown on the Loan Documents.

2. Except as specifically amended hereby, each and every term of the Agreement and the other Loan Documents is hereby ratified and reaffirmed and shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have duly executed this Amendment as of the day and year first above written.

LENDER: ABC MORTGAGE LLC

By: _____
Authorized Officer

TO BE COMPLETE BY LENDER

Closing Date:

New Maturity Date:

New First Payment Date:

Authorized Officer:

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

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COMMERCIAL GUARANTY

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

Guarantor: **Sam Buyer**
456 Oak Lane
Anytown, TX 77001

CONTINUING GUARANTEE OF PAYMENT AND PERFORMANCE. For good and valuable consideration, Guarantor absolutely and unconditionally guarantees full and punctual payment and satisfaction of the Indebtedness of Borrower to Lender, and the performance and discharge of all Borrower's obligations under the Note and the Related Documents. This is a guaranty of payment and performance and not of collection, so Lender can enforce this Guaranty against Guarantor even when Lender has not exhausted Lender's remedies against anyone else obligated to pay the Indebtedness or against any collateral securing the Indebtedness, this Guaranty or any other guaranty of the Indebtedness. Guarantor will make any payments to Lender or its order, on demand, in legal tender of the United States of America, in same-day funds, without set-off or deduction or counterclaim, and will otherwise perform Borrower's obligations under the Note and Related Documents. Under this Guaranty, Guarantor's liability is unlimited and Guarantor's obligations are continuing.

INDEBTEDNESS. The word "Indebtedness" as used in this Guaranty means all of the principal amount outstanding from time to time and at any one or more times, accrued unpaid interest thereon and all collection costs and legal expenses related thereto permitted by law, attorneys' fees, arising from any and all debts, liabilities and obligations of every nature or form, now existing or hereafter arising or acquired, that Borrower individually or collectively or interchangeably with others, owes or will owe Lender. "Indebtedness" includes, without limitation, loans, advances, debts, overdraft indebtedness, credit card indebtedness, lease obligations, liabilities and obligations under any interest rate protection agreements or foreign currency exchange agreements or commodity price protection agreements, other obligations, and liabilities of Borrower, and any present or future judgments against Borrower, future advances, loans or transactions that renew, extend, modify, refinance, consolidate or substitute these debts, liabilities and obligations whether: voluntarily or involuntarily incurred; due or to become due by their terms or acceleration; absolute or contingent; liquidated or unliquidated; determined or undetermined; direct or indirect; primary or secondary in nature or arising from a guaranty or surety; secured or unsecured; joint or several or joint and several; evidenced by a negotiable or non-negotiable instrument or writing; originated by Lender or another or others; barred or unenforceable against Borrower for any reason whatsoever; for any transactions that may be voidable for any reason (such as infancy, insanity, ultra vires or otherwise); and originated then reduced or extinguished and then afterwards increased or reinstated.

If Lender presently holds one or more guaranties, or hereafter receives additional guaranties from Guarantor, Lender's rights under all guaranties shall be cumulative. This Guaranty shall not (unless specifically provided below to the contrary) affect or invalidate any such other guaranties. Guarantor's liability will be Guarantor's aggregate liability under the terms of this Guaranty and any such other unterminated guaranties.

CONTINUING GUARANTY. THIS IS A "CONTINUING GUARANTY" UNDER WHICH GUARANTOR AGREES TO GUARANTEE THE FULL AND PUNCTUAL PAYMENT, PERFORMANCE AND SATISFACTION OF THE INDEBTEDNESS OF BORROWER TO LENDER, NOW EXISTING OR HEREAFTER ARISING OR ACQUIRED, ON AN OPEN AND CONTINUING BASIS. ACCORDINGLY, ANY PAYMENTS MADE ON THE INDEBTEDNESS WILL NOT DISCHARGE OR DIMINISH GUARANTOR'S OBLIGATIONS AND LIABILITY UNDER THIS GUARANTY FOR ANY REMAINING AND SUCCEEDING INDEBTEDNESS EVEN WHEN ALL OR PART OF THE OUTSTANDING INDEBTEDNESS MAY BE A ZERO BALANCE FROM TIME TO TIME.

DURATION OF GUARANTY. This Guaranty will take effect when received by Lender without the necessity of any acceptance by Lender, or any notice to Guarantor or to Borrower, and will continue in full force until all the Indebtedness incurred or contracted before receipt by Lender of any notice of revocation shall have been fully and finally paid and satisfied and all of Guarantor's other obligations under this Guaranty shall have been performed in full. If Guarantor elects to revoke this Guaranty, Guarantor may only do so in writing. Guarantor's written notice of revocation must be mailed to Lender, by certified mail, at Lender's address listed above or such other place as Lender may designate in writing. Written revocation of this Guaranty will apply only to new Indebtedness created after actual receipt by Lender of Guarantor's written revocation. For this purpose and without limitation, the term "new Indebtedness" does not include the Indebtedness which at the time of notice of revocation is contingent, unliquidated, undetermined or not due and which later becomes absolute, liquidated, determined or due. For this purpose and without limitation, "new Indebtedness" does not include all or part of the Indebtedness that is: incurred by Borrower prior to revocation; incurred under a commitment that became binding before revocation; any renewals, extensions, substitutions, and modifications of the Indebtedness. This Guaranty shall bind Guarantor's estate as to the Indebtedness created both before and after Guarantor's death or incapacity, regardless of Lender's actual notice of Guarantor's death. Subject to the foregoing, Guarantor's executor or administrator or other legal representative may terminate this Guaranty in the same manner in which Guarantor might have terminated it and with the same effect. Release of any other guarantor or termination of any other guaranty of the Indebtedness shall not affect the liability of Guarantor under this Guaranty. A revocation Lender receives from any one or more Guarantors shall not affect the liability of any remaining Guarantors under this Guaranty. Guarantor's obligations under this Guaranty shall be in addition to any of Guarantor's obligations, or any of them, under any other guaranties of the Indebtedness or any other person heretofore or hereafter given to Lender unless such other guaranties are modified or revoked in writing; and this Guarantor shall not, unless provided in this Guaranty, affect, invalidate, or supersede any such other guaranty. **It is anticipated that fluctuations may occur in the aggregate amount of the Indebtedness covered by this Guaranty, and Guarantor specifically acknowledges and agrees that reductions in the amount of the Indebtedness, even to zero dollars ($0.00), shall not constitute a termination of this Guaranty. This Guaranty is binding upon Guarantor and Guarantor's heirs, successors and assigns so long as any of the Indebtedness remains unpaid and even though the Indebtedness may from time to time be zero dollars ($0.00).**

OBLIGATIONS OF MARRIED PERSONS AND DOMESTIC PARTNERS. Any Guarantor who is a married person, or who is in a registered domestic partnership or other domestic partnership treated under applicable law the same as marriage with respect to rights to property, who signs this Guaranty hereby expressly agrees that recourse under this Guaranty may be had against both Guarantor's separate property and Guarantor's community property.

GUARANTOR'S AUTHORIZATION TO LENDER. Guarantor authorizes Lender, either before or after any revocation hereof, **without notice or demand and without lessening Guarantor's liability under this Guaranty, from time to time:** (A) prior to revocation as set forth above, to make one or more additional secured or unsecured loans to Borrower, to lease equipment or other goods to Borrower, or otherwise to extend additional credit to Borrower; (B) to alter, compromise, renew, extend, accelerate, or otherwise change one or more times the time for payment

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given to all Guarantors.

NO WAIVER BY LENDER. Lender shall not be deemed to have waived any rights under this Guaranty unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Guaranty shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Guaranty. No prior waiver by Lender, nor any course of dealing between Lender and Guarantor, shall constitute a waiver of any of Lender's rights or of any of Guarantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Guaranty, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

SUCCESSORS AND ASSIGNS. Subject to any limitations stated in this Guaranty on transfer of Guarantor's interest, this Guaranty shall be binding upon and inure to the benefit of the parties, their successors and assigns.

WAIVE JURY. To the extent permitted by applicable law, Lender and Guarantor hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or Guarantor against the other. (Initial Here _____)

Definitions. The following capitalized words and terms shall have the following meanings when used in this Guaranty. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Guaranty shall have the meanings attributed to such terms in the Uniform Commercial Code:

BORROWER. The word "Borrower" means Sample Holdings LLC and includes all co-signers and co-makers signing the Note and all their successors and assigns.

GAAP. The word "GAAP" means generally accepted accounting principles.

GUARANTOR. The word "Guarantor" means everyone signing this Guaranty, including without limitation Sam Buyer, and in each case, any signer's successors and assigns.

GUARANTY. The word "Guaranty" means this guaranty from Guarantor to Lender.

INDEBTEDNESS. The word "Indebtedness" means Borrower's indebtedness to Lender as more particularly described in this Guaranty.

LENDER. The word "Lender" means ABC MORTGAGE LLC, its successors and assigns.

NOTE. The word "Note" means and includes without limitation all of Borrower's promissory notes and/or credit agreements evidencing Borrower's loan obligations in favor of Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for promissory notes or credit agreements.

RELATED DOCUMENTS. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

EACH UNDERSIGNED GUARANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS GUARANTY AND AGREES TO ITS TERMS. IN ADDITION, EACH GUARANTOR UNDERSTANDS THAT THIS GUARANTY IS EFFECTIVE UPON GUARANTOR'S EXECUTION AND DELIVERY OF THIS GUARANTY TO LENDER AND THAT THE GUARANTY WILL CONTINUE UNTIL TERMINATED IN THE MANNER SET FORTH IN THE SECTION TITLED "DURATION OF GUARANTY". NO FORMAL ACCEPTANCE BY LENDER IS NECESSARY TO MAKE THIS GUARANTY EFFECTIVE. THIS GUARANTY IS DATED MAY 1, 2026.

GUARANTOR:

X_____
Sam Buyer

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CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy or validity of that document.

STATE OF _____)
) **SS**
COUNTY OF _____)

On _____20_____ before me, _____,
(here insert name and title of the officer)

personally appeared **Sam Buyer,** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ **(Seal)**

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DEED OF TRUST

WHEN RECORDED MAIL TO:
ABC MORTGAGE LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

SEND TAX NOTICES TO:
Sample Holdings LLC
456 Oak Lane
Anytown, TX 77001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Real Property Only
Title Professionals Services

THIS DEED OF TRUST is dated May 1, 2026, among Sample Holdings LLC, a Texas limited liability company, whose address is 456 Oak Lane, Anytown, TX 77001 ("Grantor"); ABC MORTGAGE LLC, whose address is Commercial Lending Department, 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201 (referred to below sometimes as "Beneficiary"); and ABC Mortgage LLC, whose address is 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor conveys to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; and all easements, rights of way, and appurtenances; all water and water rights; and all other rights, royalties, and profits relating to the real property, including without limitation such rights as Grantor may have in all minerals, oil, gas, geothermal and similar matters, **(the "Real Property") located in Harris County, State of Texas:**

See Exhibit "A", which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 123 Main Street, Anytown, TX 77001. The Real Property tax identification number is 0010010010001.

Grantor hereby absolutely assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Note, this Deed of Trust, and the Related Documents.

VENDOR'S LIEN. The debt evidenced by the Note is in part or total payment of the purchase price of the Property; the debt is secured by both this Deed of Trust and by a vendor's lien on the Property, which is expressly retained in the deed of the Property to Grantor. This Deed of Trust does not waive the vendor's lien, and the two liens and the rights created by this instrument shall be cumulative. Lender may elect to foreclose under either of the liens without waiving the other or may foreclose under both. The deed wherein the vendor's lien is retained is incorporated into this Deed of Trust.

PURPOSE OF LOAN. The Note in the amount of $7,000,000.00 represents, in part or in whole, cash or other financial accommodations advanced or committed by Lender to Grantor on May 1, 2026 at Grantor's request, of which Grantor hereby acknowledges receipt.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent. This restriction will not apply to rights and easements (such as gas and oil) not owned by Grantor and of which Grantor has informed Lender in writing prior to Grantor's signing of this Deed of Trust.

Initials: _____

circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Deed of Trust. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Deed of Trust shall not affect the legality, validity or enforceability of any other provision of this Deed of Trust.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Deed of Trust and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Deed of Trust or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waive Jury. To the extent permitted by applicable law, all parties to this Deed of Trust hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party. (Initial Here _____)

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Deed of Trust. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Deed of Trust shall have the meanings attributed to such terms in the Uniform Commercial Code:

Beneficiary. The word "Beneficiary" means ABC MORTGAGE LLC, and its successors and assigns.

Borrower. The word "Borrower" means Sample Holdings LLC and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Grantor. The word "Grantor" means Sample Holdings LLC.

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Indebtedness.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means ABC MORTGAGE LLC, its successors and assigns.

Note. The word "Note" means the promissory note dated May 1, 2026, **in the original principal amount of $7,000,000.00** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. **NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.**

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property. The word "Rents" shall also mean all "Rents" as defined in Chapter 64 of the Texas Property Code.

Trustee. The word "Trustee" means ABC Mortgage LLC, whose address is 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201 and any substitute or successor trustees.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

SAMPLE HOLDINGS LLC

By:_____
Sam Buyer, Manager of Sample Holdings LLC

Initials: _____

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Not Professional Services

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF _____)
) **SS**
COUNTY OF _____)

This instrument was acknowledged before me on _____, 20_____ by **Sam Buyer, Manager of SAMPLE HOLDINGS LLC** on behalf of **Sample Holdings LLC**, a limited liability company.

_____
Notary Public, State of Texas

For Practice Only
FINNIF Professional Services

Initials: _____

EXHIBIT "A"
LEGAL DESCRIPTION

Lot Twelve (12), Block Three (3), of SAMPLE HEIGHTS, a Subdivision located in Harris County, Texas, according to the map or plat thereof, recorded in Volume 100, Page 25, of the Map Records of Harris County, Texas. Commonly known as 123 Main Street, Anytown, Texas 77001.

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ASSIGNMENT OF RENTS

WHEN RECORDED MAIL TO:
ABC MORTGAGE LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

SEND TAX NOTICES TO:
Sample Holdings LLC
456 Oak Lane
Anytown, TX 77001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

For Practice Only
FIRST Professional Services

THIS ASSIGNMENT OF RENTS dated May 1, 2026, is made and executed between Sample Holdings LLC , a Texas limited liability company, whose address is 456 Oak Lane, Anytown, TX 77001 (referred to below as "Grantor") and ABC MORTGAGE LLC, whose address is 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201 (referred to below as "Lender").

ASSIGNMENT. For valuable consideration, Grantor hereby assigns, grants a continuing security interest in, and conveys to Lender all of Grantor's right, title, and interest in and to the Rents from the following described Property located in Harris County, State of Texas:

See Exhibit "A", which is attached to this Assignment and made a part of this Assignment as if fully set forth herein.

The Property or its address is commonly known as 123 Main Street, Anytown, TX 77001. The Property tax identification number is 0650910010008.

THIS ASSIGNMENT IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF GRANTOR UNDER THE NOTE, THIS ASSIGNMENT, AND THE RELATED DOCUMENTS. THIS ASSIGNMENT IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Assignment or any Related Documents, Grantor shall pay to Lender all amounts secured by this Assignment as they become due, and shall strictly perform all of Grantor's obligations under this Assignment. Unless and until Lender exercises its right to collect the Rents as provided below and so long as there is no default under this Assignment, Grantor may remain in possession and control of and operate and manage the Property and collect the Rents, provided that the granting of the right to collect the Rents shall not constitute Lender's consent to the use of cash collateral in a bankruptcy proceeding.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that:

Ownership. Grantor is entitled to receive the Rents free and clear of all rights, loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

Right to Assign. Grantor has the full right, power and authority to enter into this Assignment and to assign and convey the Rents to Lender.

No Prior Assignment. Grantor has not previously assigned or conveyed the Rents to any other person by any instrument now in force.

No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Rents except as provided in this Assignment.

LENDER'S RIGHT TO RECEIVE AND COLLECT RENTS. Lender shall have the right at any time, and even though no default shall have occurred under this Assignment, to collect and receive the Rents. For this purpose, Lender is hereby given and granted the following rights, powers and authority:

Notice to Tenants. Lender may send notices to any and all tenants of the Property advising them of this Assignment and directing all Rents to be paid directly to Lender or Lender's agent.

Enter the Property. Lender may enter upon and take possession of the Property; demand, collect and receive from the tenants or from any other persons liable therefor, all of the Rents; institute and carry on all legal proceedings necessary for the protection of the Property, including such proceedings as may be necessary to recover possession of the Property; collect the Rents and remove any tenant or tenants or other persons from the Property.

Maintain the Property. Lender may enter upon the Property to maintain the Property and keep the same in repair; to pay the costs thereof and of all services of all employees, including their equipment, and of all continuing costs and expenses of maintaining the Property in

Initials: _____

THE UNDERSIGNED ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS ASSIGNMENT, AND NOT PERSONALLY BUT AS AN AUTHORIZED SIGNER, HAS CAUSED THIS ASSIGNMENT TO BE SIGNED AND EXECUTED ON BEHALF OF GRANTOR ON MAY 1,

GRANTOR:

SAMPLE HOLDINGS LLC

By:_____
Sam Buyer, Manager of Sample Holdings LLC

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF _____ **)**
) SS
COUNTY OF _____ **)**

This instrument was acknowledged before me on _____, 20_____ by **Sam Buyer, Manager of SAMPLE HOLDINGS LLC** on behalf of **Sample Holdings LLC**, a limited liability company.

_____
Notary Public, State of Texas

For Practice Only
FINNIF Professional Services

Initials: _____

HAZARDOUS SUBSTANCES CERTIFICATE AND INDEMNITY AGREEMENT

WHEN RECORDED MAIL TO:
ABC MORTGAGE LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

SEND TAX NOTICES TO:
Sample Holdings LLC
456 Oak Lane
Anytown, TX 77001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

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THIS HAZARDOUS SUBSTANCES AGREEMENT dated May 1, 2026, is made and executed among SAMPLE HOLDINGS LLC, whose address is 456 Oak Lane, Anytown, TX 77001 (sometimes referred to below as "Borrower" and sometimes as "Indemnitor"); and ABC MORTGAGE LLC, Commercial Lending Department, 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201 (referred to below as "Lender"). For good and valuable consideration and to induce Lender to make a loan to Borrower, each party executing this Agreement hereby represents and agrees with Lender as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following Real Property located in Harris County, State of Texas:

See Exhibit "A", which is attached to this Agreement and made a part of this Agreement as if fully set forth herein.

The Real Property or its address is commonly known as 123 Main Street, Anytown, TX 77001. The Real Property tax identification number is 0010010010001.

REPRESENTATIONS. The following representations are made to Lender, subject to disclosures made and accepted by Lender in writing:

Use of Property. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that there has been any use, generation, manufacture, storage, treatment, refinement, transportation, disposal, release, or threatened release of any Hazardous Substances by any person on, under, or about the Property.

Hazardous Substances. After due inquiry and investigation, Indemnitor has no knowledge, or reason to believe, that the Property, whenever and whether owned by previous Occupants, has ever contained asbestos, PCBs, lead paints or other Hazardous Substances, whether used in construction or stored on the Property.

No Notices. Indemnitor has received no summons, citation, directive, letter or other communication, written or oral, from any agency or department of any county or state or the U.S. Government concerning any intentional or unintentional action or omission on, under, or about the Property which has resulted in the releasing, spilling, leaking, pumping, pouring, emitting, emptying or dumping of Hazardous Substances into any waters, ambient air or onto any lands or where damage may have resulted to the lands, waters, fish, shellfish, wildlife, biota, air or other natural resources.

AFFIRMATIVE COVENANTS. Indemnitor covenants with Lender as follows:

Use of Property. Indemnitor will not use and does not intend to use the Property to generate, manufacture, refine, transport, treat, store, handle or dispose of any Hazardous Substances, PCBs, lead paint or asbestos.

Compliance with Environmental Laws. Indemnitor shall cause the Property and the operations conducted on it to comply with any and all Environmental Laws and orders of any governmental authorities having jurisdiction under any Environmental Laws and shall obtain, keep in effect and comply with all governmental permits and authorizations required by Environmental Laws with respect to such Property or operations. Indemnitor shall furnish Lender with copies of all such permits and authorizations and any amendments or renewals of them and shall notify Lender of any expiration or revocation of such permits or authorizations.

Preventive, Investigatory and Remedial Action. Indemnitor shall exercise extreme care in handling Hazardous Substances if Indemnitor uses or encounters any. Indemnitor, at Indemnitor's expense, shall undertake any and all preventive, investigatory or remedial action (including emergency response, removal, containment and other remedial action) (a) required by any applicable Environmental Laws or orders by any governmental authority having jurisdiction under Environmental Laws, or (b) necessary to prevent or minimize property damage (including damage to Occupant's own property), personal injury or damage to the environment, or the threat of any such damage or injury, by releases of or exposure to Hazardous Substances in connection with the Property or operations of any Occupant on the Property. In the event Indemnitor fails to perform any of Indemnitor's obligations under this section of the Agreement, Lender may (but shall not be required to) perform such obligations at Indemnitor's expense. All such costs and expenses incurred by Lender under this section and otherwise under this Agreement shall be reimbursed by Indemnitor to Lender upon demand with interest at the Note default rate, or in the absence of a default rate, at the Note interest rate. Lender and Indemnitor intend that Lender shall have full recourse to Indemnitor for any sum at any time due to Lender under this Agreement. In performing any such obligations of Indemnitor, Lender shall at all times be deemed to be the agent of Indemnitor and shall not by reason of such performance be deemed to be assuming any responsibility of Indemnitor under any Environmental Law or to any third party. Indemnitor hereby irrevocably appoints Lender as Indemnitor's attorney-in-fact with full power to

Note. The word "Note" means the Note dated May 1, 2026 and executed by Sample Holdings LLC in the principal amount of $7,000,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement.

Occupant. The word "Occupant" means individually and collectively all persons or entities occupying or utilizing the Property, whether as owner, tenant, operator or other occupant.

Property. The word "Property" means all of Indemnitor's right, title and interest in and to all the Property as described in the "Property Description" section of this Agreement.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Agreement.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

EACH PARTY TO THIS AGREEMENT ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT, AND EACH AGREES TO ITS TERMS. NO FORMAL ACCEPTANCE BY LENDER IS NECESSARY TO MAKE THIS AGREEMENT EFFECTIVE. THIS AGREEMENT IS DATED MAY 1, 2026.

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

LENDER:

ABC MORTGAGE LLC

X _____
Morgan Lee, SVP/Relationship Manager

For Practice Only
FINNIF Professional Services

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF _____)
) **SS**
COUNTY OF _____)

This instrument was acknowledged before me on _____, 20_____ by **Sam Buyer, Manager of SAMPLE HOLDINGS LLC** on behalf of **Sample Holdings LLC**, a limited liability company.

_____
Notary Public, State of Texas

LENDER ACKNOWLEDGMENT

STATE OF _____)
) **SS**
COUNTY OF _____)

This instrument was acknowledged before me this _____ day of _____, 20_____ by **Morgan Lee** as **SVP/Relationship Manager** of **ABC MORTGAGE LLC**, on behalf of such entity.

_____
Notary Public, State of Texas

For Practice Only
FINNIF Professional Services

FLOOD INSURANCE NOTICE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "***" has been omitted due to text length limitations.

Grantor: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

GRANTOR'S LOAN. ABC MORTGAGE LLC ("Lender") is currently considering a loan that will be secured by an interest in improved real property located in Harris County, State of Texas, and commonly known as 123 Main Street, Anytown, TX 77001. Pursuant to federal regulations, Lender must evaluate whether the property is in an area that is particularly subject to flood risk. Lender has determined from information available to Lender, including a review of Map No. 48201C 0490L dated June 18, 2007, that the building or mobile home securing the loan for which you applied is or will be located in an area with special flood hazards. Therefore Lender is providing you with the following notice:

PARTICIPATING COMMUNITY AGREEMENT. The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: HARRIS COUNTY. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is twenty-six percent (26%). Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

PARTICIPATING COMMUNITY NOTICE. The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow Lender to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires Lender to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
  (1) the outstanding principal balance of the loan and any prior liens on the property securing the loan; or
  (2) the maximum amount of coverage allowed for the type of property under the NFIP.
  Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secured your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.

  Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

AVAILABILITY OF PRIVATE FLOOD INSURANCE COVERAGE. Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

By signing below, you are acknowledging that you received this form prior to the closing of the transaction. In addition, by signing below, you are agreeing to obtain flood insurance, if available, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. You also understand that flood insurance may be purchased under the National Flood Insurance Program or from private insurers.

Acknowledged and Agreed to this 29th Day of July, 2026.

GRANTOR:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

For Practice Only
Fidlar Technologies

ALL IN ONE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Any item above containing "***" has been omitted due to text length limitations.

Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

ONE AND THE SAME ACKNOWLEDGEMENT

The undersigned says that **Sam Buyer, Samuel Andrew Buyer** are also known as one and the same person.

_____

Sam Buyer a.k.a. Samuel Andrew Buyer .

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ADDENDUM TO BUSINESS LOAN AGREEMENT - CRE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

THIS ADDENDUM TO BUSINESS LOAN AGREEMENT ("Addendum") is attached to and made a part of that certain Business Loan Agreement dated as of May 1, 2026 ("Loan Agreement"), by and between Sample Holdings LLC ("Borrower"), and ABC MORTGAGE LLC, a Texas limited liability company ("Lender"). Borrower acknowledges that a violation of the requirements below, or any other requirement of the Business Loan Agreement, including, but not limited to the financial reporting requirements, will constitute an Event of Default under the Promissory Note. Lender and Borrower hereby modify the Loan Agreement as follows:

1. In the section of the Loan Agreement entitled "AFFIRMATIVE COVENANTS," the following new subsection entitled **"Additional Requirements"** is hereby added:

"AFFIRMATIVE COVENANTS.

Additional Requirements.

Minimum DSCR. Borrower is required to maintain a debt service coverage ratio ('**DSCR**') of at least **after the interest only period, 1.25x**. DSCR is subject to annual review of Borrower's income tax returns and such other financial information as Lender shall request. If Operating Income is insufficient to service the Loan at a minimum DSCR of **after the interest only period, 1.25x**, Borrower will be required to pay down the outstanding principal balance within **30** days of Lender's demand to an amount sufficient to satisfy the DSCR **after the interest only period, 1.25x** requirement. **'DSCR'** is determined by calculating the ratio of Net Operating Income of the Collateral divided by its annual scheduled debt payment on the Loan. '**Net Operating Income'** is defined as total gross rental income plus other income, less operating expenses, excluding debt service, depreciation, amortization, and capital expenditures. '**Annual Debt Service**' is the total scheduled principal and interest payments due during the measurement period.

Minimum Global DSCR. Borrower and Guarantor must maintain a minimum Global Debt Service Coverage ('**Global DSCR**') ratio of **1.10x** measured annually. **'Global Debt Service Coverage Ratio'** is defined as the ratio of (a) Borrower's and Guarantor's combined cash flow available for debt service, including aggregated net income from all sources plus depreciation, amortization, interest expenses, and other non-cash charges, less distributions, taxes, and non-recurring income; to (b) aggregate principal and interest payments due on all recourse debt obligations of Borrower and Guarantor, including but not limited to obligations owing to Lender and all other creditors."

2. In the section of the Loan Agreement entitled "AFFIRMATIVE COVENANTS," the following new subsection entitled **"Other Terms and Conditions"** is hereby added:

"Other Terms and Conditions.

Operating Demand Account. Borrower shall establish and/or maintain a primary operating business checking account (defined as a business checking account that is used to manage a business day-to-day transactions) with Lender within **60** days from the date of the Business Loan Agreement. If this condition is not satisfied, Lender reserves the right to increase the interest rate of the Note or floor rate by **0.25 percent, whichever is higher,** retroactive to the date of the Business Loan Agreement and continuing until it is satisfied. **(Initial Here _____)**

Automatic Debit for Payment. Borrower agrees to pledge said funds and the deposit account in which said funds are deposited to Lender and authorizes Lender, without further authorization or notice, to automatically debit the payment amount of principal and/or interest on the due date.

3. In the section of the Loan Agreement entitled "INSURANCE," the following is hereby added at the end:

"Borrower, at Borrower's expense, shall obtain insurance coverage for **general liability insurance** in the amounts of **$1,000,000.00** per occurrence and **$3,000,000.00** aggregate, fire & hazard insurance based on the full insurable value; however, no greater than the value; however, no greater than the value of the replacement cost of the improvements.

(Property coverage requirement is as follows:
123 Main Street, Anytown, TX 77001: $153,000.00 per appraisal report).

In the event any portion of the Collateral is in a flood zone, Borrower shall be required to purchase flood insurance, including coverage for any improvements in the flood zone (e.g., state description of the improvements) for the replacement value of the improvements or the maximum amount, whichever is the lesser as stipulated by law, and in compliance with the other provisions of this Section. Further, the insurance coverage required to be maintained for the Collateral shall include, without limitation, the replacement value of any improvements on the Collateral (but in the case of flood insurance, as set forth above), and such policies shall name Lender as **first** mortgagee and an additional insured or loss payee, as required by Lender. At Lender's request, Borrower shall provide Lender the declarations page of such policies. If Lender is not provided evidence of insurance as required herein, then Lender may, in its sole and absolute discretion, force-place insurance, and the cost of such premium plus a service charge to Lender, shall be for the account of Borrower and will be promptly reimbursed to Lender upon written demand."

4. In the section of the Loan Agreement entitled "AFFIRMATIVE COVENANTS," following the subsection entitled Insurance Reports and before

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the subsection entitled Guaranties, a new subsection entitled "**Title Insurance**" is hereby added:

"Borrower, at Borrower's expense, shall obtain for Lender's benefit an ALTA Loan Policy (2006 Policy Form), written as such at Loan closing and accepted by Lender ("Title Policy"). The Title Policy shall be in the full amount of the Loan, in favor of Lender, as insured, insuring the lien of any Collateral consisting of real property (including any improvement thereon) to be a valid **first** lien on such property, subject only to those matters and exceptions to title as approved by Lender. Further, the Title Policy shall contain such endorsement as Lender shall require."

5. OTHER:

· Subject to satisfactory site visit reports prior to funding.
· Subject to satisfactory appraisal reviews prior to funding.
· ABC Mortgage LLC to have the first right of refusal to refinance the subject property when the subject loan matures. If the borrower does not provide ABC Mortgage with the first right of refusal based on the outstanding principal balance, shall be applied during loan payoff.

PARTIAL RELEASE: A minimum release price at 120% of par financed amount pro rata per appraisal value or 100% of the net sales proceeds with customary closing cost not to exceed 8% of total sales proceeds, whichever is greater. Upon partial release of the collateral property, the credit line availability will be reduced by the equivalent amount accordingly to the partial release table: ($500 processing fee to obtain and partially pay off for each property will also be collected during the partial payoff from the borrower)

No.	Address	Appraisal Value	LTV	% of Total	$ Financed	Release $	$ to Nearest Thousand	Release %
1	123 Main Street, Anytown, TX 77001	$18,280,000	38.29%	100.00%	$7,000,000	$8,400,000	$8,402,000	120%
	Total	$18,280,000		100.00%	$7,000,000	$8,400,000	$8,402,000	

Except as modified herein, the Loan Agreement remains in full force and effect, without any modifications whatsoever. In the event there is any conflict between the terms and provisions of this Addendum and the terms and provisions of the Loan Agreement, the terms and provisions of this Addendum shall control.

IN WITNESS WHEREOF, Borrower and Lender have executed this Addendum to Business Loan Agreement as of the date first set forth above.

BORROWER:

SAMPLE HOLDINGS LLC

By:_____
Sam Buyer, Manager of Sample Holdings LLC

LENDER:

ABC MORTGAGE LLC

X_____
Morgan Lee, SVP/Relationship Manager

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USA PATRIOT ACT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING OR CHANGING AN ACCOUNT WITH YOUR FINANCIAL INSTITUTION
Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's driver's license and other identifying documents and copy or record information from each of them.
The undersigned acknowledges receipt of a copy of this Notice.

_____ Date _____
Applicant

_____ Date _____
Applicant

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AGREEMENT TO PROVIDE INSURANCE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Grantor: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

INSURANCE REQUIREMENTS. Grantor, Sample Holdings LLC ("Grantor"), understands that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to Grantor by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

Collateral: **123 Main Street, Anytown, TX 77001.**
Type: Fire and extended coverage.
Amount: Full Insurable Value.
Basis: Replacement value.
Endorsements: General Liability Insurance of $1,000,000.00 per occurrence and minimum of $3,000,000.00 aggregate coverage is required. ABC Mortgage LLC to be named as additional insured in respect to liability coverage. ; Form 438BFU-LENDER'S LOSS PAYABLE ENDORSEMENT Loss or damage, if any, under this policy, shall be paid to the Payee named in the Declarations of this policy, its successors and assigns, hereinafter referred to as "the Lender", in whatever form or capacity its interests may appear and whether said interest be vested in said Lender in its individual or in its disclosed or undisclosed fiduciary or representative capacity, or otherwise, or vested in a nominee or trustee of said Lender; and further stipulating that coverage will not be cancelled or diminished without a minimum of thirty (30) days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.
Comments: PLEASE LIST ABC MORTGAGE LLC AS FIRST MORTGAGEE AND ADDITIONAL INSURED. THANK YOU.
Latest Delivery Date: By the loan closing date.

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FAILURE TO PROVIDE INSURANCE. Grantor agrees to deliver to Lender, on the latest delivery date stated above, evidence of the required insurance as provided above, with an effective date of May 1, 2026, or earlier. Grantor acknowledges and agrees that if Grantor fails to provide any required insurance or fails to continue such insurance in force, Lender may do so at Grantor's expense as provided in the applicable security document. The cost of any such insurance, at the option of Lender, shall be added to the indebtedness as provided in the security document. GRANTOR ACKNOWLEDGES THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO AN AMOUNT EQUAL TO THE LESSER OF (1) THE UNPAID BALANCE OF THE DEBT, EXCLUDING ANY UNEARNED FINANCE CHARGES, OR (2) THE VALUE OF THE COLLATERAL; HOWEVER, GRANTOR'S EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

AUTHORIZATION. For purposes of insurance coverage on the Collateral, Grantor authorizes Lender to provide to any person (including any insurance agent or company) all information Lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED MAY 1, 2026.

GRANTOR:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

FOR LENDER USE ONLY
INSURANCE VERIFICATION

DATE: _____ PHONE _____

AGENT'S NAME: _____
AGENCY: _____
ADDRESS: _____
INSURANCE COMPANY: _____
POLICY NUMBER: _____
EFFECTIVE DATES: _____
COMMENTS: _____

FOR LENDER USE ONLY
INSURANCE VERIFICATION

DATE: _____ PHONE _____

AGENT'S NAME: _____
AGENCY: _____
ADDRESS: _____
INSURANCE COMPANY: _____
POLICY NUMBER: _____
EFFECTIVE DATES: _____
COMMENTS: _____

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DISBURSEMENT REQUEST AND AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Borrower: **Sample Holdings LLC**
456 Oak Lane
Anytown, TX 77001

Lender: **ABC MORTGAGE LLC**
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

LOAN TYPE. This is a Variable Rate Nondisclosable Loan to a Limited Liability Company for $7,000,000.00 due on May 10, 2028.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for (please initial):

☐ _____**Personal, Family, or Household Purposes or Personal Investment.**

☒ _____**Business (Including Real Estate Investment).**

SPECIFIC PURPOSE. The specific purpose of this loan is: To pay off the existing 1st T/D with Prior Lender Bank and finance the closing costs of the subject facility. The remaining loan proceeds will be cashed out to borrower's DDA and will be used for future rental property purchases or improvements of the borrower's existing rental property portfolio.

FLOOD INSURANCE. Some of the property that will secure the loan is not located in an area that has been identified by the Administrator of the Federal Emergency Management Agency as an area having special flood hazards. Therefore, although flood insurance may be available for the property, no special flood hazard insurance protecting property not located in an area having special flood hazards is required by law for this loan at this time.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of $7,000,000.00, together with funds contributed of $15,000.00, as follows:

Other Disbursements: $5,100,000.00 Wire to pay off the existing loan with Prior Lender Bank (estimate) $1,847,408.47 Cash out to Borrower's DDA with ABC Mortgage #_____(estimate)	$6,947,408.47
Other Charges Financed: $15,000.00 Appraisal Fee $3,250.00 Appraisal Review Fee $35.00 Credit Report $75.00 Flood Certificate $1,190.00 Tax Service Fee $750.00 Phase I/EDR $100.00 LexisNexis $300.00 Site visit report $1,750.00 Documentation Fee $35,000.00 Loan Fee $45.00 Wire Fee	$57,495.00
Total Financed Prepaid Finance Charges: $10,096.53 Prepaid Interest	$10,096.53
Other Funds Contributed: $15,000.00 Good Faith Deposit	($15,000.00)
Note Principal:	$7,000,000.00

AUTOMATIC PAYMENTS. Borrower hereby authorizes Lender automatically to deduct from Borrower's account, numbered _____, the amount of any loan payment. If the funds in the account are insufficient to cover any payment, Lender shall not be obligated to advance funds to cover the payment. At any time and for any reason, Borrower or Lender may voluntarily terminate Automatic Payments.

NOTARY FEE. BORROWER IS RESPONSIBLE TO PAY LENDER NOTARY FEE TO USE LENDER'S NOTARY SERVICE. LENDER WILL DEBIT BORROWER'S CHECKING/SAVING ACCOUNT FOR THE SUBJECT FEE IF NOTARY FEE IS NOT FINANCED FROM LOAN.

AUTHORIZATION TO DEBIT BORROWER'S SAVING OR CHECKING ACCOUNT FOR LOAN CLOSING FEES. Borrower authorizes Lender to debit their saving or checking account for all loan closing fees due as shown on the Disbursement Request and Authorization.

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED MAY 1, 2026.

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For Training Purposes

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

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FACSIMILE TRANSMITTED AND EMAIL AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$7,000,000.00	05-01-2026	05-10-2028	2026-TX-084715	100100 / 0001		ML115	

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Borrower: Sample Holdings LLC
456 Oak Lane
Anytown, TX 77001

Lender: ABC MORTGAGE LLC
Commercial Lending Department
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

This FACSIMILE TRANSMITTED AND EMAIL AUTHORIZATION is attached to and by this reference is made a part of the Disbursement Request and Authorization, dated May 1, 2026, and executed in connection with a loan or other financial accommodations between ABC MORTGAGE LLC and Sample Holdings LLC.

Your completion of this Facsimile Transmitted and Email Authorization ("Authorization") authorizes ABC Mortgage LLC (hereinafter referred to as "Lender") to execute any services that you may request via facsimile or email for any present or future account established under the account name listed above on this Authorization.

By signing below, you agree to indemnify and hold harmless Lender and each and all of its directors, officers, employees, agents and representatives, and each of them, from any and all claims, demands, liabilities, damages, expenses, attorney's fees, and causes of action, whether known or unknown, arising from Lender's reliance on this Authorization and the performance by Lender of any service requested by you via facsimile or email. You agree that the indemnification set forth on this Authorization ("Indemnification") is unconditional and that you hereby waive any and all defenses to the enforcement of this Indemnification.

You agree that this Authorization shall be binding on your heirs, representatives, successors and assigns, and shall inure to the benefit of Lender and each and all of its successors, representatives and assigns.

If you are signing as a representative of an entity, the entity does hereby represent and warrant that it is duly organized, validly existing and it has all necessary power and authority to execute and deliver this Authorization, and that you are empowered to sign on behalf of such organization.

This Authorization shall be governed by the laws of the State of Texas.

This Authorization is to remain in full force and effect until Lender has received written or phone notification from you of its termination at such time and in such manner as to give Lender reasonable time and opportunity to act on it.

Please sign below exactly as the account is registered with Lender.

THIS FACSIMILE TRANSMITTED AND EMAIL AUTHORIZATION IS EXECUTED ON MAY 1, 2026.

BORROWER:

SAMPLE HOLDINGS LLC

By: _____
Sam Buyer, Manager of Sample Holdings LLC

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