

# COMMERCIAL LOAN AGREEMENT

This Commercial Loan Agreement (the "Agreement") is made and entered into as of this 19th day of May, 2026, by and between **ALPHA FUNDING CORP.**, a corporation organized and existing under the laws of the State of New York, with its principal place of business located at 450 Park Avenue, New York, NY 10022 (hereinafter referred to as the "Lender"), and **NEXUS TECH SOLUTIONS LLC**, a limited liability company organized and existing under the laws of the State of New York, with its principal place of business located at 120 Broadway, New York, NY 10271 (hereinafter referred to as the "Borrower").

## WITNESSETH:

WHEREAS, the Borrower has requested the Lender to extend a commercial credit facility to support its ongoing business operations; and WHEREAS, the Lender is willing to extend such credit facility upon the terms and subject to the conditions set forth herein;

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties hereto agree \_\_\_\_\_ (1. enter) into this Agreement as follows:

## SECTION 1. PURPOSE & SCOPE OF FUNDS

The Borrower intends \_\_\_\_\_ (2. use) the proceeds of the loan exclusively for working capital, business expansion, and legitimate commercial infrastructure. \_\_\_\_\_ (3. divert) these corporate funds to personal expenses or unrelated entities is strictly prohibited under this corporate mandate. Furthermore, the Borrower promises \_\_\_\_\_ (4. avoid) \_\_\_\_\_ (5. engage) in any speculative or unauthorized financial activities during the active term of this dynamic credit facility.

## SECTION 2. LOAN AMOUNT, PRINCIPLE & INTEREST

Subject to the provisions of this Agreement, the Lender agrees \_\_\_\_\_ (6. provide) a total loan amount of Fifty Thousand Dollars (\$50,000.00 USD). The Borrower hereby acknowledges \_\_\_\_\_ (7. receive) the full disbursement of said funds upon the formal execution and signing of this Agreement. A fixed annual interest rate of six percent (6.00%) shall apply to the unpaid principal balance. Consequently, the Borrower shall be held strictly responsible for \_\_\_\_\_ (8. pay) the accrued interest on a monthly basis.

## SECTION 3. REPAYMENT & PREPAYMENT TERMS

\_\_\_\_\_ (9. make) all structured amortized payments strictly on time is absolutely essential for maintaining a satisfactory credit standing between both commercial entities. The Borrower plans \_\_\_\_\_ (10. complete) the full repayment of both principal and interest within twenty-four (24) calendar months from the date first written above. In the event that the Borrower considers \_\_\_\_\_ (11. repay) the outstanding balance ahead of the maturity date, they may do so without incurring prepayment penalties. However, the Borrower must formally notify the Lender in writing before \_\_\_\_\_ (12. send) the final lump sum payment.

## SECTION 4. LATE FEES, DEFAULT & ACCELERATION

In the event of any installment payment delay exceeding five (5) business days, the Borrower risks \_\_\_\_\_ (13. *face*) an immediate late fee assessed at five percent (5.00%) on the overdue amount. Under strict regulatory compliance, the Lender refuses \_\_\_\_\_ (14. *accept*) arbitrary or unsubstantiated excuses for repeated payment delays. If the Borrower stops \_\_\_\_\_ (15. *make*) regular monthly payments for three (3) consecutive billing cycles, an Event of Default shall be declared, and the Lender may demand \_\_\_\_\_ (16. *receive*) the immediate acceleration and return of the entire remaining balance.

## SECTION 5. GOVERNING LAW & DISPUTE RESOLUTION

This Agreement and the rights and obligations of the parties hereunder shall be governed by, and construed in accordance with, the laws of the State of New York. Both corporate entities sincerely look forward to \_\_\_\_\_ (17. *maintain*) an excellent, mutually beneficial professional relationship, and confidently hope \_\_\_\_\_ (18. *resolve*) any potential operational disputes through friendly, executive-level negotiations prior to seeking external arbitration.

IN WITNESS WHEREOF, the parties hereto have executed this Commercial Loan Agreement as of the date first written above.

**LENDER:**

Alpha Funding Corp.

**BORROWER:**

Nexus Tech Solutions LLC

\_\_\_\_\_  
By: Authorized Representative  
Title: Chief Credit Officer

\_\_\_\_\_  
By: Authorized Representative  
Title: Managing Director