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THIS LOAN AGREEMENT (this "Agreement") dated this 22nd day of May 2025.

BETWEEN:

Londonist DMC Ltd ("the Lender") of

5 Great James Street, London, WC1N 3DB

- and -

Asim Erturk ("the Borrower") of

30 Old London Road, Sevenoaks, TN14 7AE

IN CONSIDERATION of the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement.

Loan Amount and Interest

1. The Lender hereby agrees to extend a loan of £65,000.00 GBP (the "Loan Amount") to the Borrower. In turn, the Borrower agrees to repay the Loan Amount to the Lender in accordance with the terms set forth herein, without any interest accruing on the unpaid Loan Amount commencing on the 27th of May 2025 (the "Commencement Date"). The Loan Amount will be released on the following dates and amounts: £20,000.00 GBP on 27th May 2025, £20,000.00 GBP on 10th June 2025 and £25,000.00 on 10th July 2025.

Payment

2. **Repayment Commencement:** Repayment of the Loan Amount shall begin on the last working day of June 2025. The Borrower shall make equal consecutive monthly

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instalments of £250.00 on the last working day of each month thereafter, until the last working day of February 2047. The final instalment shall include any remaining balance owing under this Agreement, ensuring that the Loan Amount is fully repaid by this date.

3. **Prepayment:** At any point during the term of this Agreement, should the Borrower choose to and provided that the Borrower is not in default, the Borrower may settle the outstanding balance owed to the Lender in full without incurring any penalties or bonuses.

Default

4. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

Governing Law

5. This Agreement will be construed in accordance with and governed by the laws of England and Wales.

Costs

6. All costs, expenses and expenditures including, without limitation, the complete legal costs incurred by enforcing this Agreement as a result of any default by the Borrower, will be added to the principal sum then outstanding and will immediately be paid by the Borrower.

Binding Effect

7. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and Lender.

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Amendments

8. This Agreement may only be amended or modified by a written instrument signed by both the Borrower and the Lender.

Severability

9. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a Court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the Court only to the extent deemed necessary by the Court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

10. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

Entire Agreement

11. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

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IN WITNESS WHEREOF the parties have duly affixed their signatures on this 22nd day of May 2025

SIGNED by Umang Gandecha on behalf of Londonist DMC ("the Lender ")

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Umang Gandecha
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SIGNED by Asim Erturk ("the Borrower")

DocuSigned by:
Asim Erturk
AECE36E74E944C4...