



INVESTMENT LOAN AGREEMENT

between Granthera Limited (Lender) and Sekisui House, Ltd. (Borrower)
in the amount of US\$25,000,000

secured by real estate assets managed by Sekisui House, Ltd.

No. 227405AQ / 2025

Date: «26» September 2025

Granthaera Limited, registered under the laws of the United Kingdom, registration number 16594130, with its registered office at: TOWER 42 INTERNATIONAL FINANCIAL CENTRE 25 OLD BROAD STREET LONDON ENGLAND EC2N 1HN, represented by **Joshua Morris**, hereinafter referred to as the "Lender", of the first part, and **Sekisui House, Ltd.**, registered under the laws of the Japan, with its registered office at: 1-1-88, Oyodonaka, Kita-ku, Osaka, 531-0076, Japan, represented by **Yoshihiro Nakai**, hereinafter referred to as the "Borrower", of the second part, hereinafter collectively referred to as the "Parties", have concluded this Agreement (hereinafter referred to as the "Agreement") as follows:

1. SUBJECT OF THE AGREEMENT

1.1. The Lender shall provide the Borrower with a loan in the amount of **USD 25,000,000 (twenty-five million US dollars)** via bank transfer to the account specified by the Borrower. By separate written agreement, the Parties may agree to disburse the loan in stablecoins or other cryptocurrency, provided such use does not violate applicable law.

1.2. The loan maturity period is **twelve (12)** months from the date of signing this Agreement.

1.3. Interest shall accrue on the loaned funds at the rate of **4.19 % (four point nineteenth percent) per week**, calculated on the outstanding principal and payable together with the principal amount on the Maturity Date.

1.4. The Loan is secured by a **first-ranking mortgage over real estate assets currently managed by Sekisui House, Ltd.** (the "Secured Property"). The Secured Property shall be appraised by a qualified independent appraiser at its prevailing market value, in an amount sufficient to cover the Loan principal, accrued interest, and any applicable penalties or default charges. In the event of default, **the Lender may enforce its rights over the Secured Property in accordance with applicable law and legal enforcement procedures.**

2. LOAN COLLATERAL

2.1. As collateral for the Loan, the Borrower shall place the **Secured Property under the management or oversight of the Lender**, with a total market value at least equal to the sum of the Loan principal, accrued interest, and any applicable penalties or default charges.

2.2. The Lender shall exercise **trust management over the Secured Property** until the Borrower fully fulfills all obligations under this Agreement. In the event of default or non-performance, the Lender is entitled to enforce its rights over the Secured Property **through sale, foreclosure, or other applicable legal mechanisms**, with proceeds applied to satisfy the Borrower's obligations under this Agreement.

2.3. The Borrower shall execute all documents necessary to **perfect and maintain the Lender's security interest**, including registration of the mortgage with the relevant authorities in Japan (Legal Affairs Bureau) or other applicable jurisdictions.

3. REPAYMENT PROCEDURE

3.1. In the event of default or non-performance by the Borrower, the Lender shall have the right to take ownership of the Secured Property in accordance with Clause 2.

3.2. If the market value of the Secured Property at the time of enforcement is less than the total Loan principal, all accrued interest, and any applicable penalties or default charges, the Borrower undertakes to cover the shortfall by providing additional real estate, other approved assets, or liquid funds acceptable to the Lender.

3.3. Any repayment of the Loan by the Borrower, including principal, interest, penalties, or shortfalls, shall be made by transferring the corresponding funds in non-cash form to the account or cryptocurrency wallet specified by the Lender **within ten (10) banking days** from the date of demand or from the date of expiry of the Loan term. Such transfer shall be confirmed by payment instructions and a reconciliation statement signed by both Parties.

4. LIABILITY OF THE PARTIES

4.1. In the event of late payment, the Borrower **shall pay a penalty of 0.1% of the outstanding amount for each day of delay**, up to a **maximum of 10% of the total outstanding Loan amount**.

4.2. All costs related to debt collection, including legal and enforcement expenses, **shall be borne by the Borrower**.

5. MISCELLANEOUS PROVISIONS

5.1. This Agreement shall come into force upon signing by the Parties.

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

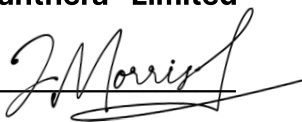
5.3. All disputes arising out of or in connection with this Agreement shall be settled by the London Court of International Arbitration (LCIA) in accordance with its Rules of Arbitration. The arbitration shall be conducted in English.

5.4. The Agreement is executed in two copies of equal legal force, one for each Party.

SIGNATURES OF THE PARTIES:

Lender: **Granterha Limited**

Signature: _____



Borrower: **Sekisui House, Ltd.**

Signature: _____

