Conformed Copy - June 2026
Loan Number: **8150469106**

U.S. Small Business Administration

U.S. Small Business Administration
NOTE (CDC/504 Loans)

SBA Loan Number:	8150469106
SBA Loan Name:	Satechi
Date:	May 06, 2026
Loan Amount:	$5,000,000.00
Borrower:	SARIANA LLC, a California limited liability company
Operating Company:	Satechi
CDC:	09-655 THE MORTGAGE CAPITAL DEVELOPMENT CORPORATION

Funding Date:	June 17, 2026	* Interest Rate:	5.03276%
First Payment Due:	July 01, 2026	* P&I Amount:	$29,259.70
Note Maturity Date:	June 01, 2051	* Monthly Payment: (* blank at signing)	$33,151.37

1. PROMISE TO PAY

In return for the Loan, Borrower promises to pay to the order of CDC the amount of **$5,000,000.00** Five Million and No/100 Dollars.

Interest on the unpaid principal balance, the fees specified in the Servicing Agent Agreement, and all other amounts required by this Note.

2. DEFINITIONS

Collateral
means any property taken as security for payment of this Note or any guarantee of this Note.

Debenture
means the debenture issued by CDC to fund the loan.

Guarantor
means each person or entity that signs a guarantee of payment of this Note.

Loan
means the loan evidenced by this Note.

Loan Documents
means the documents related to this loan signed by Borrower, Guarantor, or anyone who pledges collateral.

SBA
means the Small Business Administration, an Agency of the United States of America.

Servicing Agent Agreement
means the agreement between the Borrower and the CDC that, among other things, appoints a servicing agent ("servicing agent") for this Note.

3. DEBENTURE & NOTE TERMS

Date of SBA Approval: 03/13/2026

	(A) Debenture	(B) Note (or lease)
A. Principal Amount *	$5,000,000.00	$5,000,000.00
B. Date	06/17/2026	05/06/2026
C. Interest Rate	4.98000%	5.03276% **
D. Maturity Date *	06/01/2051	06/01/2051
E. Payment Amount	$175,558.15	$33,151.37 ***
F. Payment Dates	Semi-Annual December and June	The first of each month beginning July 01, 2026

* Item in Column A must be identical to item in Column B

** The Note Rate is the interest rate charged on the Debenture, adjusted to reflect monthly amortization

*** Servicing fees are added to monthly principal and interest payments to arrive at Borrower's total monthly payment.

4. PAYMENT

A. Borrower agrees to:

1. Make timely monthly payments to CSA by Automatic Clearing House (ACH) or Federal Fund wire transfer if ACH is not available, or as approved by CSA in writing.
2. Pay all fees and closing costs owed by Borrower as described in this Agreement.

B. If the Borrower fails to make timely payments, the CDC agrees to collect and send the delinquent payments it collects from the Borrower to the CSA.

5. UNDERWRITERS' FEE

1. The offering of the Certificates to Investors through one or more Underwriters has been arranged.
2. The Underwriters' fee for this service is Four - Tenths of one percent of the total debenture proceeds stated in section 6.

(For calculation of underwriters' fee, see section B.1 of the 504 authorization.)

6. DISBURSEMENT AUTHORIZATION

(Complete all information: enter "N/A" if not applicable)		Dollar Amount Please round to the nearest dollar
Total Debenture Amount		$5,000,000.00
A. The Underwriters' Fee withheld prior to CSA receipt of funds		$20,000.00
B. Amount received by CSA		$4,980,000.00
C. The CSA will disburse the following:		
(1)	Net Debenture proceeds (by wire transfer)	$4,864,000.00
(2)	Fees and closing costs (Sum of (A) through (D) below)	$115,240.00
	(A) SBA Guarantee Fee (0.005 times net debenture proceeds)	$24,320.00
	(B) Funding Fees (0.0025 times net debenture proceeds)	$12,160.00
	(C) CDC Processing Fee (0.015 times net debenture proceeds)	$72,960.00
	(D) CDC Closing Costs and Fees	$5,800.00
(3)	Balance, if any, to the Borrower	$760.00
(4)	Total CSA Disbursement (Sum of (1), (2) and (3))	$4,980,000.00

7. WIRE TRANSFER INSTRUCTIONS

Data for the Funding Report	
A. Recipient Bank for Wire of Net Debenture Proceeds	
Name of Recipient Bank: [redacted]	City and State: [redacted]
Account Name: External Transfers in Process	Account Number: [redacted]
Routing Symbol & Transaction Code: (must be 9 digits) [redacted]	Attention of: ff- Sariana LLC- RID [redacted]
B. Correspondent Bank (complete the following only if recipient bank is not a Fed Wire Member)	
Correspondent Bank Name:	City and State:
Account Name:	Account Number:
Routing Symbol & Transaction Code: (must be 9 digits)	Attention of: