Docusign Envelope ID: E7AF1BBA-A0C5-83BE-824F-AA2E0B7D05A3

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$5,000.00	11-04-2026	11-30-2027	3001153638		13879	***	

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: EcoSource, LLC
1001 Raccoon St
Des Moines, IA 50309

Lender: Lincoln Savings Bank
Clive Office
13523 University Ave.
Clive, IA 50325

Principal Amount: $5,000.00 **Date of Agreement: November 4, 2026**

DESCRIPTION OF EXISTING INDEBTEDNESS. This Change in Terms Agreement (the "Agreement") refers to the loan evidenced by a Promissory Note (the "Note") between Borrower and Lender and dated April 22, 2024, in the original principal amount of $5,000.00, together with all principal, interest, and other costs, and expenses payable under such Note or its related documents, together with all renewals of, extensions, of, modifications of, consolidations of, or substitutions for such Note or its related documents.

DESCRIPTION OF COLLATERAL. This Agreement is secured by the same collateral as previously granted in the Note and all amendments and addendums thereto.

DESCRIPTION OF CHANGE IN TERMS. Modification. Effective this Date of Agreement, the maturity date is extended to November 30, 2027.

PAYMENT. Borrower will pay this loan in full immediately upon Lender's demand. If no demand is made, Borrower will pay this loan in accordance with the following payment schedule:

This Loan is due and payable upon Letter of Credit #2024-2635 being drawn upon.

INTEREST CALCULATION METHOD. Interest on this loan 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 loan is computed using this method.

CONTINUING VALIDITY. Except as expressly changed by this Agreement, the terms of the original obligation or obligations, including all agreements evidenced or securing the obligation(s), remain unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to strict performance of the obligation(s) as changed, nor obligate Lender to make any future change in terms. Nothing in this Agreement will constitute a satisfaction of the obligation(s). It is the intention of Lender to retain as liable parties all makers and endorsers of the original obligation(s), including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, will not be released by virtue of this Agreement. If any person who signed the original obligation does not sign this Agreement below, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing party consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension, modification or release, but also to all such subsequent actions.

LATE CHARGE. If a payment is made more than fifteen (15) days after it is due, Borrower agrees to pay a late charge of 5.000% of the payment amount with a minimum of $100.00 and a maximum of $2,500.00.

DELINQUENCY RATE. Default interest rate will go into effect thirty (30) days after delinquency.

ANNUAL FEE. There will be an annual fee of 0.500% of the credit limit each year beginning 1 (one) year from the date of the Promissory Note.

LOAN AGREEMENT. This loan is subject to the terms and conditions of a Business Loan Agreement dated July 13, 2023 which terms and conditions are hereby incorporated by reference as if set forth fully herein.

PRIOR TO SIGNING THIS AGREEMENT, EACH OF THE UNDERSIGNED READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT. EACH OF THE UNDERSIGNED AGREES TO THE TERMS OF THE AGREEMENT.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS CHANGE IN TERMS AGREEMENT AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

BORROWER:

ECOSOURCE, LLC

Signed by:
By: _____ 11/4/2026 | 2:16 PM CST
BDD5E2391DE94BC...
Darren J. Fife, Member of EcoSource, LLC

LENDER:

LINCOLN SAVINGS BANK

DocuSigned by:
X Thomas Zimny 11/4/2026 | 2:23 PM CST
3D9BE3B287E6444...
Thomas Zimny, Commercial Relationship Manager

LaserPro, Ver. 26.3.10.001 Copr. Finastra USA Corporation 1997, 2026. All Rights Reserved. - IA F:\APPS\LASERPRO\CFI\LPL\D20C.FC TR-26685 PR-88