

CONTRACT OF LOAN

KNOW ALL MEN BY THESE PRESENTS:

This **CONTRACT**, made and entered into this 4th day of August, 2025 at between:

NOONA BUSINESS CONSULTING SERVICES INC. of legal age, single/married, herein after referred to as "the **CREDITOR**";

- and -

BRYAN JAMES P. PACHECO, herein after referred to as "the **DEBTOR**".

WITNESSETH:

WHEREAS, the **DEBTOR** has applied for a loan from the **CREDITOR**

WHEREAS, the **CREDITOR** has agreed, on the basis of the foregoing, to extend the loan to the **DEBTOR** upon the terms and conditions set forth in this Contract;

NOW THEREFORE, the parties hereto hereby agree as follows:

SECTION 1. Loan Amount. The Lender agrees to lend to the **BORROWER**, on the terms and conditions set forth or referred to hereinafter as aggregate amount of **ONE HUNDRED FIFTEEN THOUSAND (\$ 115,000.00)** US Dollar Currency.

SECTION 2. Release of Loan. It is agreed by the parties that the payment of the loan to the **DEBTOR** may be done within 30 days after the execution of the Contract. It is further agreed that the **CREDITOR** shall not be entitled to interest for the period preceding the date upon which the money is paid to the **DEBTOR**.

SECTION 3. Interest – The **DEBTOR** shall pay the **CREDITOR** interest which shall accrue at the rate of 0% per annum on the outstanding balance of the principal and any due and unpaid interest subject to the provisions of Section 4. Interest shall be computed on the basis of a 365-day year.

SECTION 4. Period and Repayment – The **DEBTOR** shall repay to the **CREDITOR** the principal and interest within ONE year.

**CERTIFIED TRUE COPY
OF THE ORIGINAL**

ATTY. ADONAI JAN R. ASLARONA

Notary Public

Until December 31, 2026

IBP O.R No 591537/01-07-2026/Pampanga

Appointment No M-030 (2025-2026)

Roll of Attorney No. 84803

MCLE Compliance No. VIII-0033436

PTR No. 10769145/1-06-2026/Makati City

Unit 1009 Philippine AXA Life Centre, Sen. Gil Puyat
Avenue Corner, Tindalo Street, Makati City 1206

SECTION 5. Application of Payment – All payments shall be applied in the following order:

- 5.1. Surcharges
- 5.2. Interest
- 5.3. Principal

**ARTICLE II.
MISCELLANEOUS**

SECTION 1. This Contract may be revised or amended by mutual consent of the parties.

SECTION 2. The CREDITOR reserves the right to increase or decrease, with notice to the BORROWER, the rate of interest on the loan pursuant to such policy as it may adopt from time to time during the pendency of the loan.

SECTION 3. The DEBTOR shall not assign to a third party any of the rights arising from this Contract.

SECTION 4. Should any part of this Contract be declared invalid, such declaration shall not affect the validity and enforceability of the other provisions.

IN WITNESS WHEREOF, the parties have affixed their signatures on the date and place first above written.

NOONA BUSINESS CONSULTING SERVICES INC.
CREDITOR


BRYAN JAMES P. PACHECO
DEBTOR
TIN: 404-594-420-000

Represented by:


ELEANOR MAMANSAG
PRESIDENT
TIN: 309-389-485-000

WITNESSES:

WITNESS
APR 12 2026
CERTIFIED TRUE COPY
OF THE ORIGINAL

ATTY. ADONAI JAN R. ASLARONA
Notary Public
Until December 31, 2026
IBP O.R. No. 591537/01-07-2026/Pampanga
Appointment No. M-030 (2025-2026)
Roll of Attorney No. 84603
MCLE Compliance No. VII-0033436
PTR No. 10769145/1-06-2026/Makati City
Unit 1009 Philippine AXA Life Centre, Sen. Gil Puyat
Avenue Corner, Tindalo Street, Makati City 1286

WITNESS

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)

CITY OF MAKATI

) S.S.

x-----x

BEFORE ME, personally appeared _____ and _____ with IDs stated above, known to me to be the same person who executed the foregoing Contract of Loan and they acknowledge to me that same is true act and voluntary deed.

I CERTIFY that this Contract consists of _____ pages including this one, each page duly signed by the PARTIES and their instrumental witnesses.

IN WITNESS WHEREOF, I have hereunto affixed my signature and my official seal on
AUG 04 2025 at CITY OF MAKATI

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Series of 2025.

NOTARY PUBLIC
ATTY. ADONAI JAN R. ASLARONA
Notary Public
Until December 31, 2026
IBP O.R. No. 364459/10-22-2023/Pampanga
Appointment No. M-030 (2025-2026)
Roll of Attorney No. 84603
MCLE Compliance No. VIII-0033436
PTR No. 10463946/1-06-2025/Makati City
Unit 1009 Philippines AXA Life Centre, Sen. Gil Puyat
Avenue Corner, Tindalo Street, Makati City 1286

APR 12 2026

CERTIFIED TRUE COPY
OF THE ORIGINAL

ATTY. ADONAI JAN R. ASLARONA
Notary Public
Until December 31, 2026
IBP O.R. No. 591537/01-07-2026/Pampanga
Appointment No. M-030 (2025-2026)
Roll of Attorney No. 84603
MCLE Compliance No. VIII-0033436
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