



November 13, 2025

[REDACTED]

Re: Settlement of Business Loan and Security Agreement identified by [REDACTED] (the "Loan") dated on or about 01-02-2025

Dear [REDACTED]

The purpose of this settlement letter agreement (the "Agreement") is to memorialize the terms of settlement pertaining to the Loan, as set forth below. This Agreement is effective upon OnDeck's receipt of the fully executed copy of this Agreement from [BENITO [REDACTED]]

1. **Revised Payment Obligation.** As of Today's date, there remains due and owing under the Loan a balance of \$148,252.57 ("Total Balance Owing"). **ODK Capital, LLC** ("OnDeck"), as lender or servicer, will settle the Total Balance Owing for \$88,956.00 ("Settlement Amount"), as long as the Settlement Amount is received and cleared in full via wire, ACH, or debit card on or before October 26, 2026.

OnDeck agrees to accept the Settlement Amount over 12 installments, so long as they are received in the following timeline:

- Settlement to be paid over twelve (12) individual monthly installment payments of \$7,413.00 each, due by the 26th of each month (or the following business day if the payment date is not a business day) with the first payment being due on or before November 26, 2025.

**Wiring instructions are as follows:**

**Beneficiary Name: "ODK Capital, LLC."**

[REDACTED]

- \*\* Must include the address of the financial institution that the funds will be sending from.
- \*\* Must include your Loan ID in the wire details.
- \*\* All Wire or ACH payments may take 3-5 business days for processing.

2. **Default by Borrower.** If the Settlement Amount is not received as set forth in Section 1 (including each installment payment identified above, if applicable), then the original terms of the Loan shall apply to the Total Balance Owing, and OnDeck shall have the right to collect the Total Balance Owing, plus any additional interest or fees that have accrued under the original terms of the Loan. However, the Borrower and Guarantor's release set forth in Section 4 below shall continue to apply. Further, any default of this Agreement shall constitute a default under the terms of the Loan, and OnDeck may proceed with enforcing the Loan without further notice to Borrower or Guarantor.
3. **UCC Termination.** Upon payment in full as set forth above, within seven (7) business days of [REDACTED] request, OnDeck will terminate any UCCs associated with the Loan. OnDeck shall have no obligation to release any filed UCC under this Agreement unless (1) the Settlement Amount is paid in full under the terms set forth herein, and (2) Borrower and/or Guarantor makes