



Concierge 1510 Fund Installment Promissory Note

\$100,000.00

Date: March 02, 2026

For value received, the undersigned Concierge Holdings Ltd., at 122 E Olentangy St, Powell, Ohio 43065, promises to pay to the order of WGF Holdings, LLC, at 204 S Ludlow St, Dayton, Ohio 45402 (or at such other place as WGF Holdings, LLC may designate in writing) the principal amount of \$100,000.00 ("Note Amount") and promises to abide by the terms and conditions provided in this Agreement.

I. Terms of Repayment

a. Payments

The outstanding Note Amount shall accrue interest at an annual rate equal to 15 percent ("Interest Rate") from the date of this Agreement until the entire Note is paid in full, whether at maturity, upon acceleration, by prepayment, or otherwise agreed by both parties.

Concierge Holdings Ltd. shall pay the Note Amount at the Interest Rate in monthly installments of \$1,613.35, beginning on April 2, 2026, and continuing until March 2, 2036 ("Due Date"), at which time the remaining unpaid principal and interest shall be due in full.

b. Application of Payments

All payments on this Agreement shall be applied first in payment of accrued interest and any remainder in payment of principal.

c. Late Fee

Concierge Holdings Ltd. promises to pay a late charge of \$75.00 for each installment that remains unpaid more than fifteen day(s) after its Due Date. This late charge shall be paid as liquidated damages in lieu of actual damages, and not as a penalty. Payment of such a late charge shall, under no circumstances, be construed to cure any default arising from or relating to such late payment.

d. Acceleration of Debt

If any payment obligation under this Agreement is not paid when due, the remaining unpaid principal balance and any accrued interest shall become due immediately at the option of WGF Holdings, LLC.

II. Collection Costs

If any payment obligation under this Agreement is not paid when due, Concierge Holdings Ltd. promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

III. Default

If any of the following events of default occur, this Agreement and any other obligations of Concierge Holdings Ltd. to WGF Holdings, LLC, shall become due immediately, without demand or notice:

- (a) The failure of Concierge Holdings Ltd. to pay the principal and any accrued interest when due;
- (b) The liquidation, dissolution, incompetency of Concierge Holdings Ltd.;
- (c) The filing of bankruptcy proceedings involving Concierge Holdings Ltd. as a debtor;
- (d) The application for the appointment of a receiver for Concierge Holdings Ltd.;
- (e) The making of a general assignment for the benefit of Concierge Holdings Ltd. creditors;
- (f) The insolvency of Concierge Holdings Ltd.;
- (g) A misrepresentation by Concierge Holdings Ltd. to WGF Holdings, LLC for the purpose of obtaining or extending credit; or
- (h) The sale of a material portion of the business or assets of Concierge Holdings, LLC.

IV. Severability of Provisions

If any one or more of the provisions of this Agreement are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

V. Miscellaneous

All payments of principal and interest on this note shall be paid in the legal currency of the United States. Concierge Holdings Ltd. waives presentment for payment, protest, and notice of protest and demand of this note.

No delay in enforcing any right of WGF Holdings, LLC under this Agreement, or assignment by WGF Holdings, LLC of this Agreement, or failure to accelerate the debt evidenced hereby by reason of default in the payment of a monthly installment or the acceptance of a past-due installment shall be construed as a waiver of the right of WGF Holdings, LLC to thereafter insist upon strict compliance with the terms of this Agreement without notice being given to Concierge Holdings Ltd. All rights of WGF Holdings, LLC under this Agreement are cumulative and may be exercised concurrently or consecutively at the option of WGF Holdings, LLC.

This Agreement may not be amended without the written approval of Concierge Holdings Ltd. and WGF Holdings, LLC.

****this note has a 36-month balloon option. At any time after the 36th payment is received by WGF Holdings LLC. WGF Holdings LLC may request in writing (email notesteam@conciergenotes.com) a full balloon payment equal to the payoff per the amortization schedule at the time of request. After the request has been received and acknowledged by Concierge Holdings, Ltd., Concierge Holdings Ltd. Has 60 days to satisfy the payoff request. All per diem interest will be paid after the payoff request up to the date of payoff (wire date).

****satisfaction or maturity of this note dissolves equal shares of the Concierge 1510 fund. Once all payments (principle and interest payments) are received by WGF Holdings, LLC, share ownership equal to the shares in the Concierge 1510 fund are simultaneously dissolved.

VI. Governing Law

This Promissory Note shall be construed in accordance with the laws of Ohio.

VII. Signatories

This Agreement shall be signed by Kyle Kegg, Concierge Companies President, on behalf of Concierge Holdings Ltd. and Tom Badillo, on behalf of WGF Holdings, LLC.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, this Promissory Note has been executed and delivered in the manner prescribed by law as of the date first written above.

Signed this ____ day of _____, _____, at _____, _____.

Concierge Holdings Ltd.

By:
Kyle Kegg, Concierge Companies President

Date:

WGF Holdings, LLC

By:
Tom Badillo

Date:

AMORTIZATION SCHEDULE

Annual Percentage Rate = 15.0000% Principal = \$100000.00

Payment Number	Payment Date	Total Payment	Interest Amount	Principal Amount	Loan Balance
0	3/02/2026	0.00	0.00	0.00	100000.00
1	4/02/2026	1613.35	1250.00	363.35	99636.65
2	5/02/2026	1613.35	1245.46	367.89	99268.76
3	6/02/2026	1613.35	1240.86	372.49	98896.27
4	7/02/2026	1613.35	1236.20	377.15	98519.12
5	8/02/2026	1613.35	1231.49	381.86	98137.26
6	9/02/2026	1613.35	1226.72	386.63	97750.63
7	10/02/2026	1613.35	1221.88	391.47	97359.16
8	11/02/2026	1613.35	1216.99	396.36	96962.80
9	12/02/2026	1613.35	1212.04	401.31	96561.49
Subtotals		14520.15	11081.64	3438.51	

10	1/02/2027	1613.35	1207.02	406.33	96155.16
11	2/02/2027	1613.35	1201.94	411.41	95743.75
12	3/02/2027	1613.35	1196.80	416.55	95327.20
13	4/02/2027	1613.35	1191.59	421.76	94905.44
14	5/02/2027	1613.35	1186.32	427.03	94478.41
15	6/02/2027	1613.35	1180.98	432.37	94046.04
16	7/02/2027	1613.35	1175.58	437.77	93608.27
17	8/02/2027	1613.35	1170.10	443.25	93165.02
18	9/02/2027	1613.35	1164.56	448.79	92716.23
19	10/02/2027	1613.35	1158.95	454.40	92261.83
20	11/02/2027	1613.35	1153.27	460.08	91801.75
21	12/02/2027	1613.35	1147.52	465.83	91335.92

Subtotals		19360.20	14134.63	5225.57	
22	1/02/2028	1613.35	1141.70	471.65	90864.27
23	2/02/2028	1613.35	1135.80	477.55	90386.72
24	3/02/2028	1613.35	1129.83	483.52	89903.20
25	4/02/2028	1613.35	1123.79	489.56	89413.64
26	5/02/2028	1613.35	1117.67	495.68	88917.96
27	6/02/2028	1613.35	1111.47	501.88	88416.08
28	7/02/2028	1613.35	1105.20	508.15	87907.93
29	8/02/2028	1613.35	1098.85	514.50	87393.43
30	9/02/2028	1613.35	1092.42	520.93	86872.50
31	10/02/2028	1613.35	1085.91	527.44	86345.06
32	11/02/2028	1613.35	1079.31	534.04	85811.02
33	12/02/2028	1613.35	1072.64	540.71	85270.31

Subtotals		19360.20	13294.59	6065.61	
34	1/02/2029	1613.35	1065.88	547.47	84722.84
35	2/02/2029	1613.35	1059.04	554.31	84168.53
36	3/02/2029	1613.35	1052.11	561.24	83607.29
37	4/02/2029	1613.35	1045.09	568.26	83039.03
38	5/02/2029	1613.35	1037.99	575.36	82463.67
39	6/02/2029	1613.35	1030.80	582.55	81881.12
40	7/02/2029	1613.35	1023.51	589.84	81291.28
41	8/02/2029	1613.35	1016.14	597.21	80694.07
42	9/02/2029	1613.35	1008.68	604.67	80089.40
43	10/02/2029	1613.35	1001.12	612.23	79477.17
44	11/02/2029	1613.35	993.46	619.89	78857.28
45	12/02/2029	1613.35	985.72	627.63	78229.65

Subtotals		19360.20	12319.54	7040.66	
46	1/02/2030	1613.35	977.87	635.48	77594.17
47	2/02/2030	1613.35	969.93	643.42	76950.75
48	3/02/2030	1613.35	961.88	651.47	76299.28
49	4/02/2030	1613.35	953.74	659.61	75639.67
50	5/02/2030	1613.35	945.50	667.85	74971.82
51	6/02/2030	1613.35	937.15	676.20	74295.62
52	7/02/2030	1613.35	928.70	684.65	73610.97
53	8/02/2030	1613.35	920.14	693.21	72917.76

54	9/02/2030	1613.35	911.47	701.88	72215.88
55	10/02/2030	1613.35	902.70	710.65	71505.23
56	11/02/2030	1613.35	893.82	719.53	70785.70
57	12/02/2030	1613.35	884.82	728.53	70057.17

Subtotals		19360.20	11187.72	8172.48	
58	1/02/2031	1613.35	875.71	737.64	69319.53
59	2/02/2031	1613.35	866.49	746.86	68572.67
60	3/02/2031	1613.35	857.16	756.19	67816.48
61	4/02/2031	1613.35	847.71	765.64	67050.84
62	5/02/2031	1613.35	838.14	775.21	66275.63
63	6/02/2031	1613.35	828.45	784.90	65490.73
64	7/02/2031	1613.35	818.63	794.72	64696.01
65	8/02/2031	1613.35	808.70	804.65	63891.36
66	9/02/2031	1613.35	798.64	814.71	63076.65
67	10/02/2031	1613.35	788.46	824.89	62251.76
68	11/02/2031	1613.35	778.15	835.20	61416.56
69	12/02/2031	1613.35	767.71	845.64	60570.92

Subtotals		19360.20	9873.95	9486.25	
70	1/02/2032	1613.35	757.14	856.21	59714.71
71	2/02/2032	1613.35	746.43	866.92	58847.79
72	3/02/2032	1613.35	735.60	877.75	57970.04
73	4/02/2032	1613.35	724.63	888.72	57081.32
74	5/02/2032	1613.35	713.52	899.83	56181.49
75	6/02/2032	1613.35	702.27	911.08	55270.41
76	7/02/2032	1613.35	690.88	922.47	54347.94
77	8/02/2032	1613.35	679.35	934.00	53413.94
78	9/02/2032	1613.35	667.67	945.68	52468.26
79	10/02/2032	1613.35	655.85	957.50	51510.76
80	11/02/2032	1613.35	643.88	969.47	50541.29
81	12/02/2032	1613.35	631.77	981.58	49559.71

Subtotals		19360.20	8348.99	11011.21	
82	1/02/2033	1613.35	619.50	993.85	48565.86
83	2/02/2033	1613.35	607.07	1006.28	47559.58
84	3/02/2033	1613.35	594.49	1018.86	46540.72
85	4/02/2033	1613.35	581.76	1031.59	45509.13
86	5/02/2033	1613.35	568.86	1044.49	44464.64
87	6/02/2033	1613.35	555.81	1057.54	43407.10
88	7/02/2033	1613.35	542.59	1070.76	42336.34
89	8/02/2033	1613.35	529.20	1084.15	41252.19
90	9/02/2033	1613.35	515.65	1097.70	40154.49
91	10/02/2033	1613.35	501.93	1111.42	39043.07
92	11/02/2033	1613.35	488.04	1125.31	37917.76
93	12/02/2033	1613.35	473.97	1139.38	36778.38

Subtotals		19360.20	6578.87	12781.33	
94	1/02/2034	1613.35	459.73	1153.62	35624.76

95	2/02/2034	1613.35	445.31	1168.04	34456.72
96	3/02/2034	1613.35	430.71	1182.64	33274.08
97	4/02/2034	1613.35	415.93	1197.42	32076.66
98	5/02/2034	1613.35	400.96	1212.39	30864.27
99	6/02/2034	1613.35	385.80	1227.55	29636.72
100	7/02/2034	1613.35	370.46	1242.89	28393.83
101	8/02/2034	1613.35	354.92	1258.43	27135.40
102	9/02/2034	1613.35	339.19	1274.16	25861.24
103	10/02/2034	1613.35	323.27	1290.08	24571.16
104	11/02/2034	1613.35	307.14	1306.21	23264.95
105	12/02/2034	1613.35	290.81	1322.54	21942.41

Subtotals		19360.20	4524.23	14835.97	
106	1/02/2035	1613.35	274.28	1339.07	20603.34
107	2/02/2035	1613.35	257.54	1355.81	19247.53
108	3/02/2035	1613.35	240.59	1372.76	17874.77
109	4/02/2035	1613.35	223.44	1389.91	16484.86
110	5/02/2035	1613.35	206.06	1407.29	15077.57
111	6/02/2035	1613.35	188.47	1424.88	13652.69
112	7/02/2035	1613.35	170.66	1442.69	12210.00
113	8/02/2035	1613.35	152.63	1460.72	10749.28
114	9/02/2035	1613.35	134.37	1478.98	9270.30
115	10/02/2035	1613.35	115.88	1497.47	7772.83
116	11/02/2035	1613.35	97.16	1516.19	6256.64
117	12/02/2035	1613.35	78.21	1535.14	4721.50

Subtotals		19360.20	2139.29	17220.91	
118	1/02/2036	1613.35	59.02	1554.33	3167.17
119	2/02/2036	1613.35	39.59	1573.76	1593.41
120	3/02/2036	1613.33	19.92	1593.41	0.00

Subtotals		4840.03	118.53	4721.50	

Grand Total		193601.98	93601.98	100000.00	