Authentisign ID: B1C6A7BD-FBCE-F111-BF5B-000D3A4FB82A

COMMERCIAL LEASE

THIS LEASE (this "Lease"), made this 23 day of October, 2026, by and between SBK Holdings LLC (the "Landlord") and The Hammond Group Consulting, LLC (the "Tenant"), provides as follows:

W I T N E S S E T H :

Upon the terms and conditions hereinafter set forth, Landlord hereby leases to Tenant and Tenant hereby leases from Landlord the Premises (as hereinafter defined) for the Term (as hereinafter defined) and upon the conditions set forth in this Lease. The Premises are leased subject to all present covenants, conditions and restrictions of record which affect the Premises.

1. **PREMISES.** The property hereby leased to Tenant is approximately 983 square feet known as 1921 W Cary Street, Richmond, VA 23220, a condominium unit (the "Premises"), as more particularly shown on Exhibit A.

2. **TERM.** (a) The initial term of this Lease (the "Term") shall be Thirty-eight (38) Months, commencing upon execution of this Lease and delivery of possession of the Premises to Tenant (the "Commencement Date"), and expiring at midnight on the last day of the thirty-eighth (38th) month of the Term (the "Expiration Date"). If the Premises are not ready for occupancy, the Commencement Date and obligation to pay Rent shall be deferred until delivery following completion of the Landlord Work. Upon determination of the actual Commencement Date, the parties shall execute a declaration confirming the Commencement Date and Expiration Date.

3. **USE.** Tenant may use the Premises solely for salon and esthetician services for no other purpose without Landlord's prior written consent. A breach of this restriction shall constitute an Event of Default under this Lease. In any event, Tenant shall never make any use of the Premises which is in violation of any governmental laws, rules or regulations, whether now existing or hereafter enacted, nor may Tenant make any use of the Premises not permitted, or otherwise prohibited, by any restrictive covenants which apply to the Premises. Tenant may not make any use which is or may be a nuisance or trespass. Tenant acknowledges (i) it has inspected and is satisfied with the condition of the Premises, (ii) it accepts the Premises, and all improvements "AS IS," and (iii) has confirmed to its satisfaction that the Premises can be lawfully used for purposes of Tenant's business. Tenant expressly acknowledges that there is no express or implied warranty, representation or agreement on the part of Landlord regarding the condition or usability of the Premises for the purposes contemplated by Tenant. It will be the sole responsibility of the Tenant to obtain all necessary licenses, building permits, certificates of occupancy, or any other permits, licenses or certificates that may be necessary for the operation of Tenant's business and to be in compliance with all laws and ordinances of the City of Richmond, including but not limited to zoning, noise, and business licensing. In the event Tenant fails to obtain any of the aforementioned certificates, licenses or permits that may be required, such failure will in no way invalidate this Lease.

4. **RENT.** (a) The minimum base rent (the "Base Rent") shall be paid beginning on the Commencement Date at Landlord's address set forth in Section 19 or as otherwise directed in writing by Landlord, on or before the first day of each calendar month, without demand, setoff or deduction except as expressly provided herein. Base Rent shall be $2,293.66 per month during Lease Year 1 and shall increase by three percent (3%) on each annual anniversary of the Commencement Date during the initial Term and each extension. The schedule below is illustrative and assumes twelve full months per Lease Year:

Landlord: TF

Tenant: SH

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Lease Period	Monthly Base Rent	Annual Base Rent
(Months 1–3)	$1,500.00/month	N/A
(Months 4–12)	$2,293.66/month	$25,142.94/year
Lease Year 2 (Months 13–24)	$2,362.47/month	$28,349.64/year
Lease Year 3 (Months 25–36)	$2,433.34/month	$29,200.13/year
Lease Year 4 (Months 37–38)	$2,506.34/month	$5,012.69/year

Rent during each renewal year shall increase 3% annually over the immediately preceding year, subject to the same rounding convention.

If the Commencement Date is not the first day of a calendar month, Base Rent for the partial month shall be prorated and due on the Commencement Date. Each Lease Year shall consist of twelve consecutive months beginning on the Commencement Date. Annual increases shall be calculated by multiplying the immediately preceding monthly Base Rent by 1.03 and rounding to the nearest cent.

A. As used in this Lease, the term "Additional Rent" shall mean all sums and charges, excluding Base Rent, due and payable by Tenant under this Lease, including, but not limited to:

1. UTILITIES. Tenant shall pay electric, water/sewer, and janitorial charges directly. Other utility and common-area charges, including trash, shall be included in the operating expense reimbursements described below to the extent actually incurred and properly allocable.

2. PRO RATA CHARGES. In addition to Base Rent, Tenant shall pay Landlord its actual proportionate share of real estate taxes, building insurance, and condo fees ("CAM"), including trash removal, exterior landscaping, exterior maintenance, and water. Landlord's estimate of Tenant's share for the first Lease Year is $791.00 per month.

3. Tenant shall pay Tenant's Share of Landlord's Estimated NNN Charges in monthly installments. Landlord shall provide Tenant, upon request, reasonable documentation supporting any calculation of Estimated NNN Charges. Landlord may revise such estimate only upon reasonable justification supported by documentation.

B. Notwithstanding anything contained herein to the contrary, Tenant's obligation to pay Rent under this Lease is completely separate and independent from any of Landlord's obligations under this Lease. For each monthly Rent payment Landlord receives after the fifth (5th) day of the month, Landlord shall be entitled to all remedies provided under Section 14 below, and Tenant shall pay Landlord a late charge in the amount of five percent (5%) of all Rent due for such month. If Landlord presents Tenant's check to any bank and Tenant has insufficient funds to pay for such check, then Landlord shall be entitled to all remedies provided under Section 14 below and a bad check fee of five percent (5%) of the amount of such check. Furthermore, Landlord shall have the right to require that all future Rent be paid by certified or cashier's check.

5. **SECURITY DEPOSIT AND FIRST MONTH'S RENT**. Upon execution of this Lease, Tenant shall deliver the Security Deposit of $4,587.32. The first monthly installment of Base Rent of $1,500.00, plus applicable Additional Rent, shall be due on the Commencement Date, subject to proration as provided herein.

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Tenant shall deposit with Landlord on the signing of this Lease and thereafter maintain with Landlord the sum of $4,587.32 in cash as security for the payment of the Rent provided herein and for the observance and performance by Tenant of all terms, provisions, and conditions of this Lease on its part to be kept and performed; and further to indemnify the Landlord for any loss, costs, fees, and expenses which the Landlord may incur by reason of any default of Tenant (the "Security Deposit"). Landlord shall return to Tenant the Security Deposit or any balance thereof upon the termination or expiration of the Term of this Lease or any extension thereof. In the event of any failure in the payment of Rent or other sum, or of any default by Tenant in the performance of the terms, provisions, and conditions of this Lease, Landlord shall have the right to apply the Security Deposit against any loss, costs, fees, and expenses caused thereby. If Landlord shall apply the Security Deposit, or part thereof as aforesaid, Tenant shall, upon demand, pay to Landlord the amount so applied by Landlord to restore the security deposit to its original amount. The Security Deposit shall bear no interest to the Tenant. Whenever the holder of the Landlord's interest in this Lease, whether it be Landlord as named in this Lease or any transferee of Landlord, immediate or remote, shall transfer its interest in this Lease, said holder shall turn over to its transferee said sum or the unapplied balance thereof, and thereafter such holder shall be released from any and all liability to Tenant with respect to said sum or its application or return, it being understood that Tenant shall look only to such transferee with respect to said sum, its application and return.

If Tenant is in default under this Lease more than *two (2)* times within any twelve-month period, irrespective of whether or not such default is cured, then, without limiting Landlord's other rights and remedies provided for in this Lease or at law or equity, the Security Deposit shall automatically be increased by an amount equal to the greater of:

a. *two (2)* times the original Security Deposit, or
b. *two (2)* months' Minimum Rent, which shall be paid by Tenant to Landlord forthwith on demand.

6. **TENANT'S ACCEPTANCE AND MAINTENANCE OF PREMISES; LANDLORD'S DUTIES AND RIGHTS**. Tenant shall deliver at the end of this Lease each and every part of the Premises in good repair and condition, ordinary wear and tear excepted. Tenant shall: (a) keep the Premises and fixtures in good order; (b) make repairs including but not limited to the plumbing and water heater, painting, interior lights, and replacements to the Premises or building needed because of Tenant's misuse or negligence; and (c) not commit waste. Tenant covenants during the Term and such further time as Tenant occupies any part of the Premises to keep the Premises equipped with all safety appliances, including but not limited to an operating fire extinguisher, required by law or ordinance or any other regulation of any public or private authority having jurisdiction over the Premises (including insurance underwriters or rating bureaus) because of any use made by Tenant and to procure all licensees and permits so required because of such use and, if required by Landlord, to do any work so required because of such use, it being understood that the foregoing provisions shall not be construed to broaden in any way Tenant's uses. Tenant shall, at Tenant's sole cost and to the satisfaction of Landlord, repair all damage or injury to the Premises resulting from carelessness, omission, neglect or other cause of Tenant, its servant, employees, agents, visitors, invitees or licensees. Should Tenant fail to perform such repairs or replacements, Landlord may do so after ten (10) days' notice to Tenant, and the cost of such repairs and replacements shall become collectable as Additional Rent hereunder and shall be paid by Tenant within five (5) days after presentation of a statement therefore. Tenant covenants and agrees to keep the plumbing fixtures, heating and air conditioning systems, waterpipes, water and gas fixtures, electrical fixtures, wiring, walls, ceilings, floors and all attachments thereto, storefront, signage, entrances, entry doors, interior doors, door frames, other entrances, windows, window frames, water lines, and sewer lines in good repair and to make any and all necessary replacements; to replace all glass and plate glass broken during the tenancy, at his own expense, regardless of the manner in which same may have been broken; to unstop all

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wastepipes, water closets, drains or culverts that may become choked by negligence or inattention on the part of those using them; to repair all water pipes that may burst from freezing,; and not to allow walls or fences to be used for advertising purposes. Upon the expiration or sooner termination of this Lease, Tenant shall return all keys and shall quit and surrender the Premises in clean and good condition, reasonable use and wear excepted. Notwithstanding anything herein to the contrary, the Landlord's repair, maintenance and replacement responsibilities shall be limited to the structural walls, ceiling, flooring and roof; and any repairs/replacement of HVAC equipment or water heater. Tenant shall be responsible for quarterly maintenance of the HVAC by a licensed HVAC contractor. All other minor repairs, maintenance and replacements shall be the responsibility of the Tenant.

7. **TRASH REMOVAL**. Trash removal and related common-area services shall be arranged by Landlord and included in condo fee charges under Section 4, except for any special waste disposal or excess trash costs directly attributable to Tenant, which shall be Tenant's responsibility. Tenant shall comply with reasonable rules governing trash placement and disposal.

8. **ALTERATIONS**. Tenant shall make no alterations or other improvements to the Premises without Landlord's prior written consent. All such alterations or other improvements shall be made in a good and workmanlike manner and in compliance with all applicable governmental rules and regulations, and free and clear of all liens and encumbrances; and shall become the property of Landlord and be surrendered with the Premises upon the expiration or earlier termination of this Lease. Upon the expiration or earlier termination of this Lease, Landlord may, at Landlord's option, require Tenant to remove any or all such alterations and improvements from the Premises and repair any damage to the Premises caused by such removal. Tenant shall keep the Premises free from any liens arising out of any work performed, materials furnished, or obligations incurred by or on behalf of Tenant. Should any claim of lien or other lien be filed against the Premises by reason of any act or omission of Tenant or any of Tenant's agents, employees, contractors or representatives, then Tenant shall cause the same to be canceled and discharged of record by bond or otherwise within ten (10) days after the filing thereof. Should Tenant fail to discharge such lien within such ten (10) day period, then Landlord may discharge the same and be reimbursed, on demand, for the amount of the lien or the amount of the bond, if greater, plus all administrative costs incurred in connection therewith, including attorney fees

9. **DAMAGES TO PREMISES.** (a) If the Premises shall be partially damaged by fire or other casualty insured under Landlord's insurance policies, then upon receipt of the insurance proceeds, Landlord shall, except as otherwise provided herein, promptly repair and restore the same (exclusive of improvements made by Tenant, Tenant's trade fixtures, decorations, signs, and contents, including inventory) substantially to the condition thereof immediately prior to such damage or destruction; limited, however, to the extent of the insurance proceeds received by Landlord.

(b) If by reason of such occurrence: (i) the Premises are rendered wholly untenantable; (ii) the Premises are damaged in whole or in part as a result of a risk which is not covered by Landlord's insurance policies; or (iii) the Premises are damaged in whole or in part during the last year of the Term Landlord may elect either to repair the damage as aforesaid, or Landlord may terminate this Lease by written notice of termination given to Tenant within sixty (60) days after the date of such occurrence, and thereupon this Lease shall terminate. Tenant shall vacate and surrender the Premises to Landlord within fifteen (15) days after receipt of such notice of termination.

(c) Should Landlord not elect to terminate, the Rent payable hereunder shall be abated proportionately to the portion of the Premises rendered un-tenantable from the date of such damage or destruction until the Premises are again ready for occupancy. No inability to occupy or temporary suspension in payment of Rent shall affect any change or extension in the expiration date of the Term hereof. If the damage or

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destruction results wholly or partly from the fault of the Tenant, its agents, contractors, employees, or invitees, Tenant shall not be entitled to any abatement or reduction in Rent.

10. **ASSIGNMENT SUBLEASE.** Tenant may not assign this Lease or its interest in the Premises arising under this Lease, and may sublet all of the Premises without the prior written consent of Landlord, which shall not be unreasonably withheld, delayed, or conditioned. Tenant may assign a portion of its interest in the Premises arising under this Lease, and may sublet a portion of the Premises without the prior written consent of Landlord as long as such sublessee's use is salon, esthetician, or beauty related services. The consent by Landlord to any assignment or subletting of the Premises by others shall not constitute a waiver of Landlord's right to withhold consent to any other assignment, subletting or use by others of the Premises. No consent by Landlord to an assignment of this Lease shall be effective unless and until Tenant shall deliver to Landlord an agreement in form and substance reasonably satisfactory to Landlord pursuant to which such assignee assumes and agrees to be bound by all of the terms, covenants and conditions of this Lease. In no event shall Tenant be released from its obligations hereunder as a result of an assignment of this Lease or subletting all or part of the Premises. For purposes of this Section 8, the transfer of a majority of a controlling interest of Tenant, however accomplished, whether in a single transaction or in a series of related or unrelated transactions, shall be deemed an assignment of this Lease. If Landlord consents to any assignment or subletting, Tenant shall pay all reasonable out-of-pocket costs and expenses incurred by Landlord in connection with the assignment or sublease transaction, including Landlord's reasonable attorneys' fees.

11. **TENANT'S COMPLIANCE INSURANCE REQUIREMENTS**. (a) Tenant shall comply with all federal, state and municipal statutes and regulations relating to the occupancy and use of the Premises and shall not permit anything to be done upon the Premises which would invalidate, conflict with, or increase the premiums for fire, casualty and liability insurance policies covering the Premises. Tenant shall not bring or permit to be brought or kept in the Premises any flammable, explosive or dangerous material.

(b) Throughout the Term of this Lease, Tenant at its sole cost and expense shall keep or cause to be kept for the mutual benefit of Landlord and Tenant (i) public liability and property damage insurance with combined single limit coverage of at least $1,000,000 (with appropriate cross liability endorsements so showing), which policies insure against all liability of Tenant, Tenant's authorized representatives, and anyone for whom Tenant is responsible, arising out of and in connection with Tenant's use of the Premises; (ii) fire and extended coverage insurance covering Tenant's personal property, fixtures, improvements, alterations, furniture and equipment against loss or damage by fire or other casualties that are from time to time covered under "all risk/extended coverage" endorsements, in an amount equal to the full replacement value thereof; and (iii) workmen's compensation insurance in such amounts as may be required by law, and in any event Tenant does hereby covenant and agree to indemnify and hold harmless Landlord, its successors and assigns from any and all liability, claims, demands, loss, suits, costs and charges by employees, agents, and independent contractors of Tenant of any nature whatsoever.

(c) The company or companies writing any insurance which Tenant is required to take out and maintain or cause to be taken out or maintained pursuant to this Section as well as the form of such insurance, shall at all times be subject to Landlord's approval, and any such company or companies shall be licensed to do business in Virginia with a general policyholder's rating of at least A- and a financial rating of at least VII in the most current Best's Insurance Reports available on the Commencement Date. Insurance policies evidencing such insurance shall name Landlord and/or its designees (including, without limitation, any mortgagee) as additional insureds, shall be primary and noncontributory, shall contain a provision by which the insurer agrees that such policy shall not be canceled, materially changed, terminated or not renewed except after thirty (30) days' advance written notice to Landlord and/or such designees, shall provide that any loss shall be payable notwithstanding any act or negligence of Landlord

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or Tenant which might result in a forfeiture thereunder of such insurance or the amount of proceeds payable, and shall have contractual coverage endorsements insuring indemnities under this Lease. All such policies, or certificates thereof, shall be deposited with Landlord promptly upon commencement of Tenant's obligations to procure the same. None of the insurance which Tenant is required to carry and maintain or cause to be carried or maintained shall contain deductible provisions in excess of $5,000.00, unless approved in advance by Landlord. Within thirty (30) days after the Commencement Date, and thereafter at least ten (10) business days prior to the renewal dates thereof, Tenant shall deliver to Landlord certified copies of the certificates of all original insurance policies that it is required to maintain under this Lease. If Tenant shall not comply with any covenant to maintain insurance as provided herein, Landlord may, at its option, cause insurance as aforesaid to be issued and, in such event, Tenant shall promptly pay when due premiums for insurance as Additional Rent hereunder.

12. **SUBORDINATION ATTORNMENT LANDLORD FINANCING.** (a) Tenant, within ten (10) days after receipt of a written request from Landlord or from any current or prospective mortgagee or beneficiary of a deed of trust affecting the Premises, shall execute and deliver an agreement confirming that this Lease shall be either superior or subordinate to the lien of such mortgage or deed of trust, as reasonably required and in Landlord's sole discretion. Any subordination of this Lease shall be conditioned upon Tenant's right to remain in possession of the Premises and to fully enjoy the rights granted under this Lease so long as Tenant is not in default beyond any applicable cure period. Tenant hereby appoints Landlord as Tenant's attorney-in-fact, solely for the limited purpose of executing any such reasonable subordination instrument on Tenant's behalf if Tenant fails to do so after written notice and an additional five (5) days to comply, such power being coupled with an interest."

(b) Tenant agrees to execute and deliver within ten (10) days after receipt of request thereof from Landlord, and as often as reasonably requested, estoppels certificates confirming any factual matter reasonably requested therein which is true and is within the knowledge of the party executing such certificate regarding this Lease, the Premises, or any part thereof or Tenant's use thereof, including, but not limited to, the Commencement Date, the amount of Rent due and the date to which Rent is paid, whether or not Tenant or Landlord has any defenses or offsets to the enforcement of this Lease or Rent payable hereunder or knowledge of any default or breach by Landlord or Tenant, as appropriate, and that this Lease, together with any modifications or amendments, is in full force and effect, it being intended that any such statement hereunder may be relied upon by any third party not a party to this Lease.

(c) ATTORNMENT. Tenant will attorn to lender and any purchaser at a foreclosure sale, such attornment to be self-executing and effective upon acquisition of title to the mortgaged property by any purchaser at a foreclosure sale or by lender in any manner.
(d) FURTHER EVIDENCE OF ATTORNMENT. Tenant agrees to execute such further evidence of attornment as lender or any purchaser at a foreclosure sale may from time to time request.
(e) PAYMENT OF RENT TO LENDER. Tenant will, upon receipt of a written request from lender following the occurrence of and during the continuance of an event of default, pay all rents payable under this Lease to lender.

13. **SIGNS**. Tenant shall have the right, at its sole expense, to install storefront signage for the Premises subject to Landlord's prior approval and compliance with applicable codes, ordinances and restrictive covenants. Landlord's approval shall not be unreasonably withheld, conditioned or delayed. Tenant shall be responsible for signage installation, maintenance, removal and associated repairs.

14. **ACCESS TO PREMISES**. Landlord shall have the right, at all reasonable times with prior notice to Tenant (except in the event of emergency), either itself or through its authorized agents, to enter the

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Premises (i) to make repairs, alterations or changes as are required hereunder, (ii) to inspect the Premises, and (iii) to show the Premises to prospective mortgagees, purchasers, or future tenants.

15. **DEFAULT.**

(a) The following events shall be deemed to be Events of Default by Tenant under this Lease:

If Tenant: (i) fails to pay when due any Rent, or any other sum of money which Tenant is obligated to pay; or (ii) breaches any other agreement, covenant or obligation herein set forth and such breach shall continue and not be remedied within fifteen (15) days after Landlord shall have given Tenant written notice specifying the breach; or (iii) files any petition or action for relief under any creditor's law (including bankruptcy, reorganization, or similar action), either in state or federal court; or (iv) makes any transfer in fraud of creditors as defined in Section 548 of the United States Bankruptcy Code (11 U.S.C. 548, as amended or replaced), has a receiver appointed for its assets; (v) or makes an assignment for benefit of creditors; or (vi) vacates or abandons the Premises (whether or not Tenant continues to pay Rent).

(b) Upon the occurrence of an Event of Default by Tenant, in addition to any other lawful right or remedy which it may have, Landlord at its option may do the following: (i) terminate this Lease; or (ii) repossess the Premises, and with or without terminating, re-let the same at such amount as Landlord deems reasonable; and if the amount for which the Premises is re-let is less than the Rent and all other obligations of Tenant to Landlord hereunder, Tenant shall immediately pay the difference, on demand, to Landlord, but if in excess of Rent and all other obligations of Tenant hereunder, the entire amount obtained from such re-letting shall belong to Landlord, free of any claim of Tenant thereto; (iii) seize and hold any personal property of Tenant located in the Premises and assert against the same a lien for monies due Landlord; (iv) without obtaining any court authorization, lock the Premises and deny Tenant access thereto; or (v) accelerate the whole or any part of the Rent and other charges, payments, costs and expenses herein agreed to be paid by Tenant for the entire unexpired balance of the Term. Such amount if so accelerated shall, in addition to any Rent already due and payable, be deemed due and payable as if, by the terms and provisions of this Lease, such accelerated Rent and other charges, payments, costs and expenses were on that date payable in advance.

The above stated remedies of Landlord shall be in addition to, and not in lieu of, any other rights and remedies provided Landlord either at law or in equity. No delay in enforcing the provisions of this Lease shall be deemed to constitute a waiver of such default by Landlord, and the pursuit by Landlord of one or more remedies shall not be deemed to constitute an election against other remedies. Tenant waives the benefit of any exemption under the homestead or bankruptcy laws as to the obligations of this Lease, and agrees to pay all expenses incurred in collecting such obligations, including attorney's fees, court costs and costs of collection, in case the same shall not be paid when due. Tenant further agrees that Landlord may obtain an order for unlawful detainer from any court of competent jurisdiction without prejudice to Landlord's rights to otherwise collect rents from Tenant.

16. **PROPERTY OF TENANT.** Tenant shall timely pay any and all taxes levied or assessed against or upon Tenant's equipment, fixtures, furniture, leasehold improvements and personal property located in the Premises.

17. **EMINENT DOMAIN.** If all of the Premises, or such part thereof as will make the same unusable for the purposes contemplated by this Lease, be taken under the power of eminent domain (or a conveyance in lieu thereof), then this Lease shall terminate as of the date possession is taken by the condemner, and Rent and all other charges shall be adjusted between Landlord and Tenant as of such date. If only a portion of the Premises is taken and Tenant can continue use of the remainder, then this

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Lease will not terminate, but Rent shall abate in a just and proportionate amount to the loss of use occasioned by the taking.

18. **QUIET ENJOYMENT.** Provided there is no Event of Default by Tenant hereunder, Tenant shall have and enjoy peacefully the possession of the Premises during the Term and any extensions and renewals hereof, free from claims of third parties claiming by or through Landlord.

19. **NOTICES**. All notices, demands and requests which may be given or which are required to be given by either party to the other must be in writing. All notices, demands and requests by the Landlord or Tenant shall be sent by express, registered or certified mail, return receipt requested, postage prepaid, by overnight courier service such as Federal Express, or by personal delivery and addressed as follows (or to such other address as a party may specify by duly given notice):

Landlord: SBK Holdings, LLC
Attn: Trevor Ferguson
_____
_____
Via email: tsferguson@gmail.com

Tenant: The Hammond Consulting Group, LLC
Attn: Steven Hammond
At Premises
Via email: steve@thgrpconsulting.com

Notices, demands or requests which Landlord or Tenant are required or desire to give the other hereunder shall be deemed to have been properly given for all purposes if (i) delivered against a written receipt of delivery, (ii) mailed by express, registered or certified mail of the United States Postal Service, return receipt requested, postage prepaid, or (iii) delivered to a nationally recognized overnight courier service for next business day delivery, to its addressee at such party's address as set forth above. Notices may be given on behalf of any party by such party's legal counsel.

20. **LEASE RENEWAL**. Tenant shall have one (1) option to extend the Term for an additional three (3) years each, exercisable by written notice to Landlord at least one hundred eighty (180) days before expiration of the then-current Term. Base Rent shall continue to increase three percent (3%) annually throughout each extension. Except as otherwise expressly provided, all other terms and conditions of this Lease shall continue during each extension.

21. **ENVIRONMENTAL COMPLIANCE**. Tenant shall not (either with or without negligence) cause or permit the escape, disposal or release of any biologically active or other hazardous or toxic substances, or materials. Tenant shall not allow the storage or use of such substances or materials in any manner not sanctioned by law or by the highest standards prevailing in the industry for the storage and use of such substances or materials. In the event Tenant breaches the terms of this section, Tenant shall hold harmless, indemnify and defend Landlord against any and all claims, actions, demands, suits, decrees and judgments brought against Landlord or the Premises as a result thereof.

22. **LIABILITY**. Landlord, its agents, successors and assigns, shall not be liable for any injury to persons or loss or damage to property resulting from any cause other than the gross negligence of Landlord, its agents and employees. Tenant shall indemnify, defend and save Landlord harmless from all suits, actions, damage, liability or expense arising from or out of (i) any occurrence in, upon, at or from the Premises or the occupancy or use by Tenant of the Premises, and occasioned wholly or in part by any

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act or omission of Tenant, its agents, contractors, employees, invitees, licensees or visitors and/or (ii) any breach or default in the performance of any obligation on Tenant's part to be performed under the terms of this Lease. It is also understood and agreed between the parties hereto that the Landlord, its agents, successors or assigns, is not to be liable for any damages caused by water getting into the basement or cellar, or by leaks in the roof, or by overflow, or by leaking of any of the water pipes or water fixtures on the Premises, or from falling of plaster.

23. **USA PATRIOT ACT/OFAC**. Tenant represents and warrants that neither Tenant, Guarantor, or any of their respective affiliates is a Prohibited Person (defined below), and Tenant, Guarantor, and their respective affiliates are in full compliance with all applicable orders, rules, regulations and recommendations of The Office of Foreign Assets Control of the U.S. Department of the Treasury. "Prohibited Person" shall mean any person or entity:

(i) listed in the Annex to, or otherwise subject to the provisions of, the Executive Order No. 13224 on Terrorist Financing, effective September 24, 2001, and relating to Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten to Commit, or Support Terrorism (the "Executive Order");

(ii) that is owned or controlled by, or acting for or on behalf of, any person or entity that is listed to the Annex to, or is otherwise subject to the provisions of, the Executive Order;

(iii) with whom Landlord is prohibited from dealing or otherwise engaging in any transaction by any terrorism or money laundering law, including the Executive Order;

(iv) who commits, threatens or conspires to commit or supports "terrorism" as defined in the Executive Order;

(v) that is named as a "specially designated national and blocked person" on the most current list published by the U.S. Treasury Department Office of Foreign Assets Control at its official website, http://www.treas.gov.ofac/t11sdn.pdf or at any replacement website or other replacement official publication of such list; or who is an Affiliate of or affiliated with a person or entity listed above.

25. **HOLDING OVER.** If Tenant holds possession of the Leased Premises after the termination of this Lease, whether by lapse of time or otherwise, it shall pay as liquidated damages for the whole time during which possession is so withheld an amount equal to 200% of the monthly Rent installments immediately prior to the expiration of the Term for a period of time equal to the period during which possession is so withheld. Neither these provisions nor the acceptance of such liquidated damages by Landlord shall constitute a waiver of Landlord's right to re-enter the Leased Premises or terminate this Lease.

26. **MISCELLANEOUS**.

26.1 Headings of paragraphs are for convenience only and shall not be considered in construing the meaning of the contents of such paragraph.

26.2 The invalidity of any portion of this Lease shall not have any effect on the balance hereof.

26.3 This agreement shall be binding upon the respective parties hereto, and upon their heirs, executors, successors and assigns.

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Tenant: SH

Authentisign ID: B1C6A7B8-D9EE-F111-BBF5-0003BA4FFB2A

26.4 This agreement supersedes and cancels all prior negotiations between the parties, and no changes shall be effective unless in writing signed by both parties.

26.5 This Lease shall be interpreted and enforced according to the laws of the Commonwealth of Virginia.

26.6 The signing of this Lease and/or any deposit of advance Rent by Tenant shall be construed only as an offer to Landlord, and this Lease shall not become effective nor binding upon Landlord until same shall be delivered fully executed to Tenant.

26.7 Feminine and neuter pronouns are to be substituted for those of the masculine form, and the plural is to be substituted for the singular number, in any place or places herein in which the context may require such substitution.

26.8 This Lease shall not be recorded, but it is understood and agreed that upon request by Landlord, the parties will execute a short form memorandum of this Lease, which may be recorded by either party at the sole cost and expense of the Landlord.

27. **SPECIAL PROVISIONS. N/A**

IN WITNESS WHEREOF, Landlord and Tenant have executed, or caused to be executed, this Lease as of the day and year first above written.

LANDLORD: SBK Holdings LLC

By: Trevor Ferguson

Date: 10/24/26

Title: Principal

TENANT: The Hammond Consulting Group, LLC

By: Steven Hammond

Date: 10/23/26

Title: Principal

Landlord: TF

Tenant: SH

Authentisign ID: B1C67...

EXHIBIT A

Landlord: 

Tenant: 

Authentisign ID: B1C6A7B8-D9EE-4F11-BF5B-0000D3A4FF82A

GUARANTY

In consideration of Landlord agreeing to lease to Tenant the Leased Premises, the undersigned, as to this Lease Agreement, jointly and severally if there be more than one undersigned, guarantee the payment of this rent and the performance of all the provisions of this Lease Agreement by Tenant, its permitted successors and assigns, and agree that the mere nonpayment of rent and nonperformance of said provisions by Tenant or its permitted successors and assigns shall create an immediate liability on the part of the undersigned to Landlord and its successors. Landlord need not first exhaust their legal remedies against Tenant or its successors, and assigns before proceeding against the undersigned. Landlord is not required to notify the undersigned of any default of Tenant under the provisions of this Lease Agreement.

WITNESS the following signatures:

Guarantor

Authentisign
Steven Hammond 10/23/26

Guarantor

Landlord: TF

Tenant: SH