

DEBT MORATORIUM AND DEFERRAL AGREEMENT

BETWEEN:

J. & G. SERVICE d.o.o., with registered office at Porporella 2, Novigrad, OIB: 20998478330 (hereinafter referred to as the "Company");

ISUF HAJDARAJ B. I., acting on his own behalf and as the sole owner of Niti Construction, with registered office in Kosovo, Suhareka, Brigade 123, vat: 810631970

(hereinafter referred to as the "Creditor").

WHEREAS:

- A professional and corporate relationship exists between the parties, linked to the Company's 25% shareholding in Niti Construction d.o.o.;
- As of April 14, 2026, the Company's accounting records show an outstanding balance in favor of the Creditor amounting to € 174,490.00;
- It is in the mutual interest of the parties to ensure the business continuity of J. & G. SERVICE d.o.o. in view of future projects and the consolidation of their operational partnership.

IT IS HEREBY AGREED AS FOLLOWS:

Article 1 – Acknowledgment of Debt and Moratorium

The Creditor, by virtue of the close professional cooperation and shared development projects, hereby grants the Company a total moratorium on the payment of the sum of € 174,490.00.

Article 2 – Terms of Enforceability

The afore mentioned debt shall not be considered due or enforceable until both of the following conditions are met:

1. The final conclusion of all legal or bankruptcy proceedings currently involving the Company;

2. The achievement of full operational status for the projects shared between the Company and Niti Construction d.o.o.

Article 3 – Temporary Waiver of Enforcement Actions

The Creditor undertakes not to initiate any collection actions, enforcement proceedings, or liquidation petitions based on the aforementioned debt for the entire duration of this moratorium.

Article 4 – Absence of Interest

The parties agree that for the entire duration of the deferral period, the indicated sum shall not accrue interest for late payment or be subject to inflation adjustments, in consideration of the strategic and non-merely commercial nature of the debt.

Article 5 – Validity towards Third Parties

This agreement may be presented before judicial authorities, trustees, or bankruptcy officials to demonstrate that the debt toward Isuf Hajdaraj B.I. does not constitute a current liability or a cause for immediate insolvency.

Suhareka-Novigrad, April 14, 2026

ISUF HAJDARAJ B.I.



J&G SERVICE D.O.O.



J.&G. GENERAL SERVICE D.O.O.
OIB 20998478330