

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

CROSS-COLLATERALIZATION AND CROSS-DEFAULT AGREEMENT

This Cross Collateralization and Cross-Default Agreement (this “Agreement”), dated effective for all purposes as of December 31, 2025 (the “Effective Date”), is made and entered into by and among **TRUBUILT CONSTRUCTION SUPPLY, LLC**, a Delaware limited liability company (“TruBuilt”), **ABC POLYMER INDUSTRIES, LLC**, an Alabama limited liability company (“Industries”), and **FIRST HORIZON BANK**, a Tennessee state-chartered bank (the “Lender”).

RECITALS:

A. TruBuilt is entering into that certain Loan Agreement and Line of Credit Promissory Note in favor of Lender of even date herewith in the original principal amount of One Million Five Hundred Thousand and No/100 Dollars (\$1,500,000.00) (the “TruBuilt Working Capital LOC Note”), which is secured by, among other things, (i) that certain Security Agreement from TruBuilt in favor of Lender of even date herewith (the “TruBuilt Working Capital LOC Security Agreement”) which includes, among other things, all assets of TruBuilt, including, but not limited to, all of TruBuilt’s right, title and interest in accounts which represent accounts receivable from TruBuilt’s customers in the ordinary course of business, inventory, machinery and equipment (collectively, the “TruBuilt Working Capital LOC Collateral”); (ii) that certain Security Agreement from Industries in favor of Lender of even date herewith (the “Industries’ Working Capital LOC Security Agreement for TruBuilt”; together with the TruBuilt Working Capital LOC Security Agreement, the “TruBuilt Working Capital LOC Security Agreements”) which includes, among other things, all of Industries’ right, title and interest in accounts which represent accounts receivable from Industries’ customers in the ordinary course of business and inventory (the “Industries’ Working Capital LOC TruBuilt Collateral”); (ii) pursuant to the Industries’ Working Capital LOC Security Agreement for TruBuilt, that certain UCC-1 Financing Statement already of record with the Alabama Secretary of State, as filed for record on January 4, 2021, as filing number 21-0001784 FS, and continued pursuant to that certain UCC Financing Statement Amendment, as filed for record on July 14, 2025 (the “Industries Financing Statement”), showing Industries, as “Debtor”, and the Lender (identified therein as IberiaBank, a division of First Horizon Bank, a Tennessee state-chartered bank), as “Secured Party”, which includes the Industries’ Working Capital LOC TruBuilt Collateral, along with “all assets” of Industries (the “Industries’ Working Capital LOC SOS Financing Statement”); and (ii) that certain UCC-1 Financing Statement from TruBuilt in favor of the Lender to be recorded in the Office of the Secretary of State of Alabama (the “TruBuilt Working Capital LOC SOS Financing Statement”).

B. Industries has previously entered into that certain Loan Agreement and Line of Credit Promissory Note in favor of Lender, having an “Effective Date” of December 28, 2020, in the original principal amount of Five Million and No/100 Dollars (\$5,000,000.00), as amended and modified pursuant to that certain Line of Credit Promissory Note Modification Agreement

and Amendment to Loan Documents, dated and effective November 9, 2021, as further amended and modified pursuant to that certain Modification Agreement and Amendment to Loan Documents and Amended and Restated Line of Credit Promissory Note, respectively, dated and effective May 31, 2022, including to increase the original principal amount to Seven Million and No/100 Dollars (\$7,000,000.00), as further amended and modified pursuant to that certain Amended and Restated Line of Credit Promissory Note Modification Agreement and Amendment to Loan Documents, dated and effective May 30, 2023, as further amended and modified pursuant to that certain Amended and Restated Line of Credit Promissory Note Modification Agreement and Amendment to Loan Documents, dated and effective May 24, 2024, as further amended and modified pursuant to that certain Amended and Restated Line of Credit Promissory Note Modification Agreement and Amendment to Loan Documents, dated and effective May 29, 2025, and as further amended and modified pursuant to that certain Amended and Restated Line of Credit Promissory Note Modification Agreement and Amendment to Loan Documents, dated as of the Effective Date hereof, including to decrease the original principal amount back to Five Million and No/100 Dollars (\$5,000,000.00) (collectively, the "Industries' Working Capital LOC Note"), which is secured by, among other things, (i) that certain Security Agreement from Industries in favor of the Lender, having an "Effective Date" of December 28, 2020 (the "Industries' Working Capital LOC Security Agreement"), which includes all assets of Industries, including, but not limited to, all of Industries' right, title and interest in accounts which represent accounts receivable from Industries' customers in the ordinary course of business, inventory, machinery and equipment (collectively, the "Industries Working Capital LOC Collateral"); and (ii) the Industries' Working Capital LOC SOS Financing Statement.

F. The TruBuilt Working Capital LOC Security Agreement, the Industries' Working Capital LOC Security Agreement for TruBuilt, the TruBuilt Working Capital LOC SOS Financing Statement, the Industries' Working Capital LOC SOS Financing Statement, the Industries' Working Capital LOC Security Agreement, and any and all other liens, titles, assignments, security interests or other encumbrances executed and/or delivered by TruBuilt and/or Industries in connection with the loans evidenced by the TruBuilt Working Capital LOC Note and/or the Industries' Working Capital LOC Note, as the same have been or may be amended, restated, modified, continued or renewed from time to time, are hereinafter sometimes referred to, collectively, as the "Collateral Documents". The TruBuilt Working Capital LOC Note, the Industries' Working Capital LOC Note, the Collateral Documents and any and all other documents, instruments, security agreements, assignments, certificates and agreements executed and/or delivered by TruBuilt and/or Industries in connection with the loans evidenced by the TruBuilt Working Capital LOC Note and/or the Industries' Working Capital LOC Note, as the same may be amended, restated, modified or renewed from time to time, are hereinafter sometimes referred to collectively herein as the "Loan Documents."

G. As an inducement to the Lender to extend the loan evidenced by the TruBuilt Working Capital LOC Note, TruBuilt and Industries have agreed that the Loan Documents should be cross-collateralized, such that the personal property and other collateral described in each of the Collateral Documents shall serve as collateral for each of TruBuilt's and Industries' respective obligations under the Loan Documents and that TruBuilt's or Industries' failure to

perform its respective obligations under any one (1) or more of the TruBuilt Working Capital LOC Note, the Industries' Working Capital LOC Note, the TruBuilt Working Capital LOC Security Agreement, the Industries' Working Capital LOC Security Agreement for TruBuilt, the Industries' Working Capital LOC Security Agreement, or the other documents related thereto, shall constitute a default with respect to each of the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note as well.

AGREEMENT:

NOW, THEREFORE, in consideration of Ten Dollars (\$10.00), and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned hereby agree as follows:

1. The Recitals set forth above are true and correct, are made a part hereof and incorporated herein by reference.

2. As an inducement to Lender to extend the loan evidenced by the TruBuilt Working Capital LOC Note, TruBuilt and Industries hereby acknowledge and agree that, notwithstanding any provision of the Loan Documents to the contrary, all of the personal property and other collateral described in any or all of the Collateral Documents shall secure any and all obligations of TruBuilt and Industries under the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note to the Lender and any proceeds of any such collateral may be applied to either of such obligations as Lender may determine in its sole and absolute discretion.

3. As an additional inducement to Lender to extend the loan evidenced by the TruBuilt Working Capital LOC Note, the undersigned hereby further acknowledge and agree that, notwithstanding any provision of the Loan Documents to the contrary, any default or other breach by TruBuilt and/or Industries under any one (1) or more of the TruBuilt Working Capital LOC Note, the Industries' Working Capital LOC Note, the TruBuilt Working Capital LOC Security Agreement, the Industries' Working Capital LOC Security Agreement for TruBuilt, the Industries' Working Capital LOC Security Agreement, or the other documents related thereto, shall constitute a default with respect to each of the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note, and shall entitle the Lender to pursue any and all remedies set forth therein or otherwise in connection with the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note.

4. As even further inducement to the Lender to extend the loan evidenced by the TruBuilt Working Capital LOC Note, the undersigned hereby further acknowledge and agree that, notwithstanding any provision of the Loan Documents to the contrary, all of the personal property and other collateral described in any or all of the Collateral Documents shall secure any and all obligations of TruBuilt and Industries to the Lender under the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note, whether now existing or in the future entered into, and any proceeds of any such collateral may be applied to any such obligations as the Lender may determine in its sole and absolute discretion. As a final additional inducement to the Lender to extend the loan evidenced by the TruBuilt Working Capital LOC Note, TruBuilt

and Industries hereby further acknowledge and agree that, notwithstanding any provision of the Loan Documents to the contrary, any default or other breach by the undersigned under any or all of the Loan Documents, whether now existing or in the future entered into, shall constitute a default under each of the Loan Documents and shall entitle Lender to pursue any and all remedies set forth herein and therein under said other loan documents.

5. This Agreement does not constitute an accord and satisfaction, the creation of a new debt or the extinguishment of the debt evidenced by the TruBuilt Working Capital LOC Note or the Industries' Working Capital LOC Note, nor will it in any way affect or impair the lien and security interest created and evidenced by the Collateral Documents. The undersigned hereby agree that the liens and security interests created by virtue of the Collateral Documents shall continue to be in full force and effect, unaffected and unimpaired by this Agreement, and that such liens and security interests shall so continue in their respective priorities until all obligations of TruBuilt and Industries under the TruBuilt Working Capital LOC Note and the Industries' Working Capital LOC Note to the Lender are fully satisfied. Nothing contained herein shall be construed to be a novation of any of the Loan Documents or to alter or affect the priority of the title, lien, security interest, or encumbrance created by the Collateral Documents, it being the expressly declared intention of the parties hereto that no novation of the Loan Documents be created hereby.

6. Nothing herein contained shall be construed to satisfy or impair any of the obligations, liabilities or indebtedness of TruBuilt and/or Industries arising under or by virtue of the Loan Documents; to the contrary, TruBuilt and Industries hereby covenant and agree that the Loan Documents, as modified and amended hereby, shall be and remain in full force and effect. As an inducement for the Lender to enter into this Agreement, TruBuilt and Industries hereby further covenant, warrant and represent unto Lender that the Loan Documents, as modified and amended hereby, are and shall be and remain the legal, valid and binding obligations of TruBuilt and Industries, enforceable in accordance with their respective terms, and that the Collateral Documents are and shall be and remain legal, valid, binding and enforceable liens and security interests in their respective priorities upon the collateral described therein. TruBuilt and Industries further covenant, warrant and represent unto the Lender that neither TruBuilt nor Industries has committed or suffered to exist any default under the terms and provisions of the Loan Documents.

7. Except as expressly set forth herein, all other terms of the loans evidenced by the Loan Documents shall remain in full force and effect and unmodified, and the Loan Documents, as amended hereby, are hereby ratified, confirmed and approved in all respects and shall continue to be secured by, among other things, the Collateral Documents.

8. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original, and all of which shall be taken to be one and the same instrument, for the same effect as if all parties hereto had signed the same signature page. Any signature page of this Agreement may be detached from any counterpart of this Agreement without impairing the legal effect of any signatures thereof and may be attached to another counterpart of this Agreement identical in form hereto but having attached to it one or more

additional signature pages. A fax, email or other electronic copy of a signature may be relied upon as an original.

[EXECUTION BEGINS ON FOLLOWING PAGE]

STATE OF Alabama)
Shelby COUNTY)

I, the undersigned, a notary public in and for said county in said state, hereby certify that Robert A. Reed, whose name as Manager of ABC Polymer Industries, LLC, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he, as such Manager and with full authority, executed the same voluntarily for and as the act of said limited liability company on the day the same bears date.

Given under my hand and official seal this 29th day of December, 2025.

Judith S Mosely
Notary Public

[NOTARIAL SEAL]

My commission expires:

10/13/27

JUDITH S MOSELY
NOTARY PUBLIC, ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES OCT. 13, 2027

[EXECUTION CONTINUES ON FOLLOWING PAGE]

FIRST HORIZON BANK, a Tennessee state-chartered bank

By: [Signature]
Name: Tanner Livingston
Title: Commercial Relationship Manager

STATE OF ALABAMA)
 :
 JEFFERSON COUNTY)

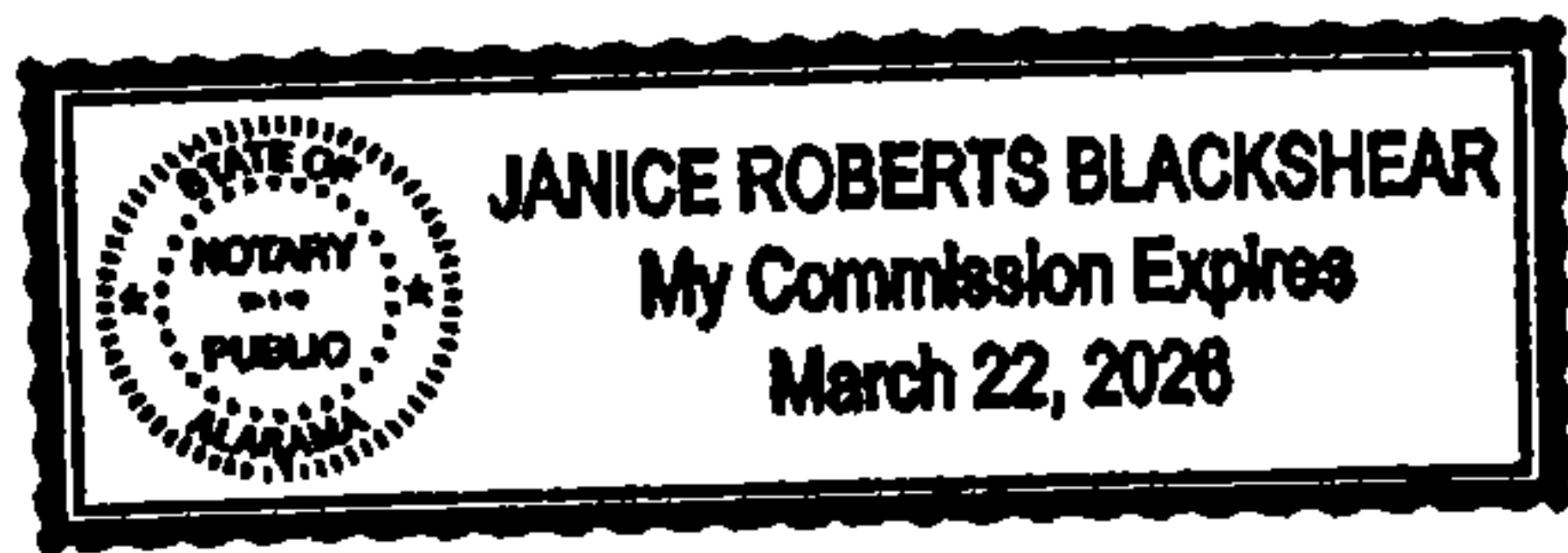
I, the undersigned, a notary public in and for said county in said state, hereby certify that Tanner Livingston, whose name as Commercial Relationship Manager of First Horizon Bank, a Tennessee state-chartered bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he, as such Commercial Relationship Manager, and with full authority, executed the same voluntarily for and as the act of said bank on the day the same bears date.

Given under my hand and official seal this 30th day of December, 2025.

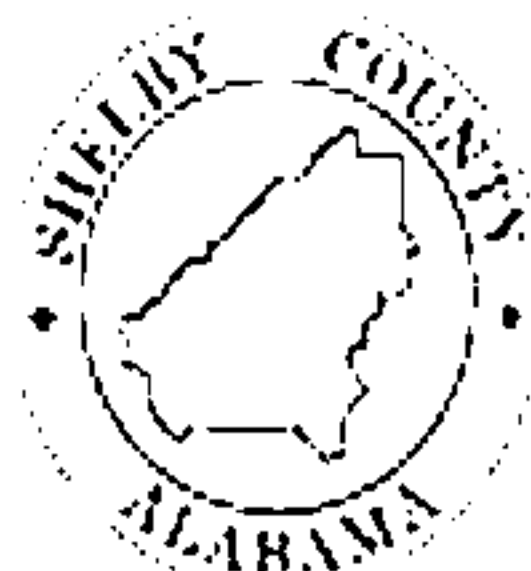
[Signature: Janice Roberts Blackshear]
Notary Public

[NOTARIAL SEAL]

My commission expires: 3-22-26



This instrument was prepared by:
J. Ladd Davis, Esq.
DLB Attorneys at Law, LLC
2100B SouthBridge Parkway,
Suite 240
Birmingham, Alabama 35209
DLB File No: 0017-0020



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/22/2026 12:40:05 PM
\$43.00 BRITTANI
20260122000020220

[Signature: Brittani]