

ADVERTISING CREDIT PROMISSORY NOTES

TEXAS HOLDINGS, INC may offer to provide payments for any transaction, as may be contracted, with ADVERTISING CREDIT PROMISSORY NOTES (“ACPN”).

See http://www.change2100.com/THIBMART/ACPN_FORMAT.pdf

Payment of an ACPN is based on good faith supported by value of assets (cash, commercial paper, commodities, other securities, real estate, and/or mining claims) owned by or available to TEXAS HOLDINGS, INC and/or to its TEXAS subsidiary that issues the ACPN, which are not otherwise encumbered, and which are not assigned to an ACPN being offered or to any other ACPN.

However, such assets, with full information lodged with a financial institution, are demonstrable only as may be required by law.

As with all Notes, the value of an ACPN is determined by their “mark to market” value; that is, by the demonstrable value at which the Notes may be sold to others.

A Beneficiary of an ACPN may negotiate with a CENTER to have a financial institution issue an INTERNATIONAL BILL OF EXCHANGE (“IBOE”), based on value and production of funds that are made part of a REPURCHASE AGREEMENT, which would accompany the IBOE, as an offer to purchase the ACPN.

See http://www.change2100.com/THIBMART/FORMAT_OF_INTERNATIONAL_BILL_OF_EXCHANGE_TO_BE_ISSUED_AS_OFFER_TO_BUY_AN_ACPN.pdf

See http://www.change2100.com/THIBMART/REPURCHASE_AGREEMENT.pdf

Thus, full funding for an ACPN may be obtained by negotiating for an IBOE to be issued as an offer to purchase the ACPN.

However, an ACPN may be collected ONLY by being used as collateral for COMMERCIAL CREDIT to engage in business as per

http://www.change2100.com/THIBMART/MAKE_MONEY_BY_PURCHASING.pdf

Once full funding has thus been received, an ACPN (although fully paid), at the sole of discretion of TEXAS HOLDINGS, INC, may continue to be used for COMMERCIAL CREDIT as per http://www.change2100.com/THIBMART/MAKE_MONEY_BY_PURCHASING.pdf

It should be noted that only ACPN may be used to qualify for COMMERCIAL CREDIT to be used as per <http://www.change2100.com/THIBMART/MAKE MONEY BY PURCHASING.pdf>

Although there is no restriction related to negotiating otherwise with an ACPN, an ACPN is issued solely for the purpose of providing payment to a Beneficiary through business as stipulated herein.

Thus, non-acceptance by others is not relevant to the use and value of an ACPN or of IBOE issued as an offer to purchase an ACPN.

Administrative services are not charged by TEXAS HOLDINGS, INC, but do require “pay it forward” by acquiring UNIFORM ADVERTISING WEEK SERVICES (“UAWS”) and allocating these for TEXAS HOLDINGS, INC to advertise for SUPPLIERS selected solely by TEXAS HOLDINGS, INC, for the benefit of and with no charge to the selected SUPPLIERS.

UAWS may be acquired through <http://www.chips-corner.com/GIDEON/contents/en-us/d24.html>

Terms of payment for the UAWS may be negotiated.

When accepting payment by TEXAS HOLDINGS, INC issuing one or more ACPN, a Beneficiary is required to satisfy a “pay it forward” requirement of acquiring 5 UAWS, per each \$1 Million UNITED STATES DOLLARS or portion thereof in value of payment being tendered, through <http://www.chips-corner.com/GIDEON/contents/en-us/d24.html>

An issued ACPN will be posted in a restricted file for retrieval by the Beneficiary.

An ACPN is not signed by any person associated with TEXAS HOLDINGS, INC. or with the issuing firm.

By signing as ACCEPTOR, witnessed, notarized, or sealed, a Beneficiary may create a unique document, which when scanned and returned via email to TEXAS HOLDINGS, INC is thereafter confirmable by TEXAS HOLDINGS, INC.

Once the signed copy has been received from the Beneficiary, TEXAS HOLDINGS, INC will eliminate the restricted file from which the Beneficiary retrieved the unsigned copy.

An ACPN is transferable, assignable, and divisible by being voided and replaced with one or more new ACPN; however, such action will include a “pay it forward” requirement of acquiring 5 UAWS per new ACPN to be issued.

When requesting the assistance of TEXAS HOLDINGS, INC to arrange proof of “mark to market” value (i.e., an INTERNATIONAL BILL OF EXCHANGE {“IBOE”} issued by a financial institution as an offer to purchase an ACPN) , a “pay it forward” requirement of 5 UAWS must be satisfied, in addition to charges that the financial institution providing the IBOE might require.

ACPN are registered in an off-line file, which is accessible only by TEXAS HOLDINGS, INC authorized personnel.

Thus, presentation of an ACPN for business other than with TEXAS HOLDINGS, INC may require written confirmation by TEXAS HOLDINGS, INC.

Any such confirmation will require a “pay it forward” of 1 UAWS.

If the information in this document changes, said changes will automatically be applicable and made to each issued ACPN.

For each ACPN the following provision is hereby stipulated as being included and made part thereof:

In derogation of applicable provisions of international treaties or domestic laws, all parties hereto hereby severally solemnly state that they have irrevocably accepted (i) that the laws of the State of Texas, United States of America, apply exclusively, having absolute precedence over any other law of any other jurisdiction, and (ii) to elect as exclusive jurisdiction and venue, which hold respectively absolute precedence over any other jurisdiction and venue whatsoever, as per the rules and regulations thereof, the Courts of Galveston County, Texas, United States of America.