

AN IMPORTANT DISCUSSION

December 24, 2018

ADVERTISING CREDIT PROMISSORY NOTES (“ACPN”) issued by HOWSE SERVICES, INC are 100% backed by value and are designed to be used as collateral for self-liquidating commercial credit with TEXAS HOLDINGS, INC.

See <http://www.change2100.com/THIBMART/ACPN FORMAT.pdf>

See <http://www.change2100.com/THIBMART/MAKE MONEY BY PURCHASING.pdf>

FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. (“FIDES”), may purchase an ACPN, at full face value, providing an INTERNATIONAL BILL OF EXCHANGE (“IBOE-ACPN”) for full payment.

See <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>

FIDES accepts IBOE issued by FIDES as UNITED STATES DOLLARS currency as deposits in accounts established with FIDES.

An account holder may instruct FIDES to issue an INTERNATIONAL BILL OF EXCHANGE (“IBOE-PAYMENT”) to make a payment to another party that has or that opens an account with FIDES for collection of the IBOE-PAYMENT.

See <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO MAKE PAYMENT.pdf>

The firm INVAG, S.A. DE C.V. provides the exclusive path to transfer funds from FIDES to another institution, which is to be accomplished through commercial transactions that require intervention of a lender or through a ledger to ledger transfer by INVAG to an account within FIDES held for the other institution.

For example, if the transfer is to be made to NVC FUND COMMERCIAL TRANSACTION PLATFORM (“NVC”), operational in the USA, the lender would be HOWSE SERVICES, INC, which firm owns significant value in registered shares issued by NVC.

For example, a ledger to ledger transfer may be made by INVAG to FT ASSET MANAGEMENT (“FTAM”), operational in SWEDEN.

For example, any institution that signs a contract to provide services to FIDES, may receive transfers ledger to ledger from INVAG.

See <http://www.change2100.com/THIBMART/SERVICES CONTRACT FIDES.pdf>

If a request is made by a FIDES account holder to transfer funds, the receiving institution requested may be NVC, FTAM, another institution that holds an account with FIDES, or an institution that does not have an account with FIDES.

See <http://www.change2100.com/THIBMART/INVAG Funds Transfer Request Template V3.pdf>

If the receiving institution requested does not have an account with FIDES, INVAG may use the services of an institution that does have an account with FIDES that also has available channels to transfer funds indirectly or directly to the requested receiving institution.

For example, NVC and FTAM may transfer funds using KEY TESTED TELEX. However, few institutions today accept that method of transfer. In which case, an institution that does accept that method of transfer may be used as an intermediary.

For example, FTAM may use a transfer agent to send a SPECIAL PURPOSE SWIFT MT 103 to transfer funds indirectly or directly to the requested receiving institution. If the transfer is to be direct, the receiving institution that is ready, willing, and able to accept and process a SPECIAL PURPOSE SWIFT MT 103. If the transfer is to be indirect, an intermediary institution that is ready, willing, and able to receive and process a SPECIAL PURPOSE SWIFT MT 103 to accept the funds and that is ready, willing, and able to retransfer to the requested receiving institution in a manner acceptable to said institution.

For example, an institution that accepts ledger to ledger transfers from FIDES, from NVC, or from FTAM and that is ready, willing, and able to retransfer funds in a manner acceptable to the requested receiving institution may be used as an intermediary.

Alternatively, transfers may be executed from any institution to any other institution using commerce.

See <http://www.change2100.com/THIBMART/WAKING UP.pdf>

It is also recommended that transfers may be satisfied by adding an additional commercial component. That is, the purchase of securities/commodities using value at one institution, transferring title instead of funds (such as with U.S. TREASURIES), and reselling the securities/commodities within the receiving institution. This may be arranged through legal and other professionals.

To assure that transactions involving funds originating through the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL comply with USA law and governmental restrictions, all such transactions must be sanctioned and/or executed using services of attorneys associated with TEXAS HOLDINGS, INC.

Additionally, since all funds originating through the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL pass through FIDES, FIDES may appoint a recognized international accounting firm to monitor all aspects of each transaction.

Other institutions involved may also use services as they deem necessary to assure all transactions are legal and acceptable both internationally and within their jurisdictions.

For more information contact an INDEPENDENT CONTRACTOR. To be assigned a CONTRACTOR contact a TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER. To be assigned a CENTER send an email to centerassign@change2100.com