

**[LETTERHEAD OF ENTITY ASKING FOR LOAN]  
APPLICATION FOR A PRIVATE BUSINESS LOAN  
(Hereinafter “APPLICATION”)**

**[Identification code]**

**[DATE]**

**PREAMBLE**

**Whereas, [name and identification of applicant] (hereinafter “APPLICANT”) has issued PURCHASE ORDER [identification] (hereinafter “ORDER”) and has executed REPURCHASE AGREEMENT [identification] (hereinafter “AGREEMENT”) and hereby makes ORDER and AGREEMENT part hereof by this reference thereto;**

**Whereas, APPLICANT hereby requests a loan (hereinafter “LOAN”) to be provided by TEXAS HOLDINGS, INC (hereinafter “LENDER”) in the form of DOCUMENTARY FUNDS, to consist of a NOTE (hereinafter “ACPN”), issued by HOWSE SERVICES, INC (hereinafter “HOWSE”), as per the template shown in [http://www.change2100.com/THIBMART/ACPN\\_FORMAT.pdf](http://www.change2100.com/THIBMART/ACPN_FORMAT.pdf), for an amount of \$[loan amount], and of an INTERNATIONAL BILL OF EXCHANGE (hereinafter “IBOE”), issued by FIDES GESTION FINANCIERA S.A. DE C.V. SOFOM ENR (hereinafter “FIDES”) as an offer to purchase the NOTE issued by HOWSE SERVICES, INC, as per the template shown in <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>, for an amount of \$[loan amount];**

**APPLICANT hereby and herewith agrees and covenants that:**

**CLAUSES**

- 1) APPLICANT hereby makes the PREAMBLE hereof part of the CLAUSES hereof by this reference thereto.**

- 2) Upon the issuance of the ACPN and of the IBOE with APPLICANT as beneficiary of each, this APPLICATION shall be a lawful contract legally binding APPLICANT to full compliance with and of the CLAUSES hereof.
- 3) By signing below APPLICANT, and upon issuance of the ACPN and of the IBOE, hereby irrevocably assigns ORDER and AGREEMENT to HOWSE, to be further assigned by HOWSE to a client (hereinafter "CLIENT") of FIDES, and to be further assigned by CLIENT to FIDES, as collateral for LOAN.
- 4) APPLICANT understands and accepts, and shall so inform any entity with which APPLICANT may further negotiate using the DOCUMENTARY FUNDS, that the ACPN is collectible only as per the publication [http://www.change2100.com/THIBMART/ADVERTISING CREDIT PROMISSORY NOTES.pdf](http://www.change2100.com/THIBMART/ADVERTISING_CREDIT_PROMISSORY_NOTES.pdf) and that the IBOE is payable solely by allocation of proceeds of the AGREEMENT.
- 5) APPLICANT understands and accepts, and shall so inform any entity with which APPLICANT may further negotiate using the DOCUMENTARY FUNDS, that the distribution and the use of any and all proceeds that APPLICANT may arrange or may obtain related directly or indirectly to the DOCUMENTARY FUNDS is subject to written approval by LENDER.
- 6) LOAN is to be provided by LENDER with no interest to be charged to APPLICANT, with the only charge related to LOAN being as stated in ORDER.
- 7) LOAN is to be repaid solely through satisfaction of AGREEMENT or, if accepted by LENDER, by assignment and return of uncollected DOCUMENTARY FUNDS to LENDER.

**8) In derogation of applicable provisions of international treaties or domestic laws, APPLICANT solemnly states that APPLICANT irrevocably accepts (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) elects 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.**

**SIGNATURE:**

**[APPLICANT NAME AND TITLE, AND IDENTIFICATION DOCUMENT]**

**SIGNATURE:**

**[WITNESS OR NOTARY, AND IDENTIFICATION]**

