

[REDACTED]
[REDACTED]
[REDACTED]
Attorney at Law

E-mail: [REDACTED]

Telephone: [REDACTED]

Facsimile: [REDACTED]

December 15, 2022

[REDACTED] Via Email

Re: Payment in Full Against [REDACTED] Invoice 79877

To Whom It May Concern:

The accompanying [HOWSE IBOE WITH NEGOTIABLE ADDENDUMS VERSION 2.pdf \(change2100.com\)](#) (“HOWSE IBOE”), as per [IBOE LAW \(change2100.com\)](#) (“IBOE LAW”) is to be considered both as cash funds ([353. PRECEDENT COURT CASE RULING THAT IBOE AND PN ARE CASH FUNDS \(change2100.com\)](#)) and as a debt instrument ([Federal Reserve Board - Section 13. Powers of Federal Reserve Banks](#)), and acceptance thereof is not optional ([25. FORT HANCOCK WATER CONTROL AND IMPROVEMENT DISTRICT \(change2100.com\)](#) and [119. TEXAS LONG ARM STATUTE \(change2100.com\)](#)) (“DECLARATION & TEXAS”)

As cash funds, it may be used by the BENEFICIARY in any business transaction, including depositing as cash with immediate credit in any financial institution associated directly or indirectly with the U.S. FEDERAL RESERVE system.

As a debt instrument it may be CLEARED by an institution accepting a MT 199 via normal email, followed with a MT 103 via normal email, followed with HARD COPY sent via U.S. POSTAL SERVICE; and, because business with HOWSE SERVICES, INC is governed by DECLARATION & TEXAS, acceptance of which is not optional!

Although, as per IBOE LAW, in any business transacted the accompanying HOWSE IBOE must be treated as cash, the issuer expects the CLEARING as stipulated in the CLEARING ADDENDUM be executed so that the HOWSE IBOE, viewed as a debt instrument, be satisfied; and, for that purpose, the COLLATERAL thereof, deposited in an account with [REDACTED] held by [REDACTED] is to be transferred as indicated.

In the event an institution, for which coordinates are indicated in the CLEARING ADDENDUM, chooses to not process the deposit as required by law, either by crediting the HOWSE IBOE as cash, or by acceptance of the execution of the CLEARING ADDENDUM, the debt represented by the HOWSE IBOE, as per [94. UNIFORM COMMERCIAL CODE \(change2100.com\)](#) (“UCC 3 (603) B”), is discharged; in which case the BENEFICIARY will have lost funds, and may take action regarding redress of the loss as per law.

Thus, it is recommended that, in the event an institution chooses to not comply with the above, that instead of rejecting the deposit, which may cause the institution to incur legal liability, the institution request the CLEARING ADDENDUM be modified and be submitted to be processed by another institution as may be negotiated with the BENEFICIARY.

Any further inquiry may be directed in writing to my office at email

[REDACTED]

With kind regards,

[REDACTED]

[REDACTED]