

## **BY HELPING OTHERS, YOU MAY HELP YOURSELF**

You may recommend to entities, which may qualify, that they apply for self-liquidating loans as per <http://www.change2100.com/THIBMART/Cumbre Loan Template.pdf>

When granted, a loan by CUMBRE HOLDINGS LLC will be deposited into an Attorney's IOLTA account with FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. ("FIDES"), for further benefit to the borrower.

See <https://fides.com.mx/>

For loans to be granted, an INDEPENDENT CONTRACTOR registered as per the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL, working with entities that apply for loans, must arrange for payments equal to 1% of the loan amounts to be made for the purchase advertising as per <http://www.zcash.org/NEWS7004.pdf>

**The advertising may be purchased by entities seeking the loans, or by other entities with which the CONTRACTOR may undertake business.**

But, irrespective of how and by whom the advertising is purchased, when a loan is granted to an entity that you refer, the CONTRACTOR may arrange for you to receive a referral fee, also equal to 1% of the loan amount, deposited in an account that you may open with <http://www.ftassetmanagement.com/> by signing up through <https://my.ftassetmanagement.com/>

**You may use your account with FT ASSET MANAGEMENT ("FTAM") to do business on-line with others that have accounts with FTAM, or you may move the funds to other coordinates as you may wish.**

FTAM may offer other means of transferring funds from your account with FTAM to other coordinates you may designate, but instead of transferring funds you may choose to exchange funds by using the protocol <http://www.change2100.com/THIBMART/WAKING UP.pdf>

**The WAKING UP protocol execution is based on a COFFEE SUPPLY CHAIN through which funds may be allocated to exchange values held in or offered by the institutions as described in the protocol. The source of funds is business referrals as described in the WAKING UP protocol.**

Thus, exchanging funds in FTAM for funds deposited in other coordinates as per the WAKING UP protocol may be accomplished by referring business to a CONTRACTOR that may be executed based on cash backed MEDIUM-TERM NOTES ("MTN") such as those published in <http://www.change2100.com/THIBMART/DOCS/docs.html>

Similarly, funds held on deposit in the IOLTA within FIDES, for further benefit to the borrower, may be exchanged for funds deposited in coordinates as may be designated by the borrower by business you or they may refer to a CONTRACTOR, to be executed based on cash backed MTN.

**In conclusion, you may refer entities that may qualify for self-liquidating loans provided by CUMBRE HOLDINGS LLC and you may refer business that may be executed based on cash backed MTN; and, by helping others, you may help yourself!**

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](mailto:centerassign@change2100.com)