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COMMERCIAL LOAN BY FIDES GESTION FINANCIERA, S.A.P.I. DE C.V.

Date: [date]

1. BORROWER: HOWSE SERVICES, INC.
2. COLLATERAL: income for BORROWER from SPREADSHEET [identification]
3. LOAN AMOUNT: [\$ amount in numbers and in words]
4. REPAYMENT AMOUNT: [\$ amount in numbers and in word]
5. METHOD OF REPAYMENT: Full repayment to be made using income as per SPREADSHEET.
6. This LOAN CONTRACT may be delivered by electronic transmission and signatures thereon shall be deemed as original signatures for all relevant purposes.
7. In derogation of applicable provisions of international treaties or domestic laws, all parties that may rely hereon hereby must severally solemnly acknowledge and irrevocably accept (i) that the laws of Nuevo Leon, Mexico, 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 Nuevo Leon, Mexico.
8. In the event of a dispute regarding any provision herein that cannot be resolved by good faith negotiations between relevant parties hereof, then the subject matter of said dispute will be referred to arbitration for final and binding resolution in accordance with the laws, rules, and regulations of the jurisdiction governing this LOAN CONTRACT.
9. A party availing itself of arbitration, in accordance herewith, shall bear the full costs and expenses related thereto. Costs and expenses incurred during arbitration, including legal fees, will be finally awarded, in addition to any other due and payable compensation, to the prevailing party.
10. The decision of arbitrator(s) shall be final and binding on all parties related hereto and shall be presentable in any court of competent jurisdiction for enforcement.

FIDES GESTION FINANCIERA, S.A.P.I. DE C.V.

████████████████████
PRESIDENT

HOWSE SERVICES, INC

████████████████████
SECRETARY/TREASURER