

HOW THIS WORKS

ADVERTISING CREDIT PROMISSORY NOTES

TEXAS HOLDINGS, INC and affiliates have spent many years accumulating resources through business transacted. Based on those assets, TEXAS HOLDINGS, INC arranges for HOWSE SERVICES, INC (its wholly owned Texas subsidiary) to issue Promissory Notes known as ADVERTISING CREDIT PROMISSORY NOTES ("ACPN") for various reasons, which ACPN are collectible as published in the ACPN.

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

The collateral placed behind ACPN is extensive and of extraordinary value.

To illustrate using only one of the collateral items, TEXAS HOLDINGS, INC has mining concessions in BLM lands in the USA that provide all rights from the surface of the earth to the center of the earth.

Appraisals show great value, but even the value shown by appraisals is dwarfed by actual provable commercial value.

The reason is that in 2004 Deutsche Bank Research published a "white paper" declaring that a grain of silicon sand has the energy equivalent of its weight in high grade coal, and the concessions hold an incalculable amount of sand.

TEXAS HOLDINGS, INC owns patents to convert from sand to silicon, which may be used with any kind of water to obtain oxygen so as to oxidize and revert to sand, liberating hydrogen from the water, which hydrogen may then be used to combine with oxygen in the atmosphere to obtain clean drinking water and electrical energy.

Thus, an incalculable amount of sand can, in practice, provide an incalculable financial value!

Payments with instruments collateralized by the value of the mining concessions held by TEXAS HOLDINGS, INC, which were accepted by the party that was being paid, were presented during litigation in Federal Court and were accepted by the Court as valid, providing a legal basis for said collateral to be used to support payment instruments. Information regarding this litigation is not public but may be attested to by TEXAS HOLDINGS, INC's international attorney, as an officer of the Court.

No one is required to accept ACPN for any reason or purpose, but ACPN are legal payment instruments as per the UNIFORM COMMERCIAL CODE of the State of Texas and may be used by willing and mutually accepting parties to transact business.

COLLECTING THE VALUE OF AN ACPN

A holder of an ACPN may collect its value as described in the ACPN.

See <http://www.change2100.com/THIBMART/ADVERTISING CREDIT PROMISSORY NOTES.pdf>

To accomplish this a holder may use the services of an INDEPENDENT CONTRACTOR.

An INDEPENDENT CONTRACTOR may require compensation from the holder of the ACPN through the protocol <http://www.change2100.com/THIBMART/CHARGING FOR PROVIDING SERVICES.pdf>

USING AN ACPN TO GENERATE COMMERCIAL PROFITS

Because an ACPN is collectible, as per information published therein, a holder may use it without collection as a legal basis to continuously undertake sell/buy transactions of items for which the holder may have an option to buy, using the services of an INDEPENDENT CONTRACTOR.

As a simple illustration, on behalf of a holder, an INDEPENDENT CONTRACTOR may use the ACPN to arrange an option to buy watermelons from a farm in “the valley” in Texas at a price that can allow the holder to sell the watermelons and obtain a profit; then, sell the watermelons, collecting the payment, and thereafter pay for the watermelons and deliver them, pocketing the price differential as profit.

An INDEPENDENT CONTRACTOR, on behalf of a holder, may use the same ACPN and also simultaneously arrange many options to buy many different items, sell the items, collect the payment, and thereafter pay for the items and deliver them, with the holder pocketing the price differential as profit.

If the profit per sale is 1% it would take 100 transactions to fully match the value of the ACPN; with a 10% profit it would take 10 transactions; and, with a 100% profit it would take one transaction.

Thereafter, the ACPN could continue to be used to support transactions, generating continuing income and profits for the holder!

The only limitations are the capability of the ACPN holder to obtain options to buy and to negotiate with end-buyers.

As for options to buy, on behalf of an ACPN holder, an INDEPENDENT CONTRACTOR may arrange options to buy any item that has been purchased and paid for by TEXAS HOLDINGS, INC, which includes an extraordinarily large and varied inventory available to be sold; eliminating the need to discuss the ACPN with anyone other than TEXAS HOLDINGS, INC, and reducing the required effort to that of finding and negotiating with buyers for the items.

On behalf of an ACPN holder, an INDEPENDENT CONTRACTOR may arrange for a buyer to use the ACPN to qualify for self-liquidating commercial credit with TEXAS HOLDINGS, INC and arrange for the buyer to profit from buying items using the protocols

<http://www.change2100.com/THIBMART/PURCHASE ORDER.pdf>

and <http://www.change2100.com/THIBMART/REPURCHASE AGREEMENT.pdf>

On behalf of the ACPN holder, an INDEPENDENT CONTRACTOR might negotiate participation in the profits that the buyer might obtain through the REPURCHASE AGREEMENT.

Each REPURCHASE AGREEMENT focuses on the repurchase of ADVERTISING CREDITS that the buyer could purchase on credit and requires the buyer to provide referrals with which business may be transacted by INDEPENDENT CONTRACTORS associated with the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL, so that income/profits may be obtained to satisfy the REPURCHASE AGREEMENT.

In short, an INDEPENDENT CONTRACTOR may offer buyers opportunities to buy without paying, wherein the opportunities would require that they refer business through which profits in which they may share may be obtained by INDEPENDENT CONTRACTORS, in addition to acquiring items the buyers may want or need with zero out-of-pocket cost.

An INDEPENDENT CONTRACTOR may require compensation from the holder of the ACPN through the protocol <http://www.change2100.com/THIBMART/CHARGING FOR PROVIDING SERVICES.pdf>

But, this process, dependent on participation of buyers and efforts of INDEPENDENT CONTRACTORS may be too slow for some ACPN holders, in which case there are ways to speed it up.

SELLING AN ACPN

Because an ACPN may be used repetitively to enjoy self-liquidating commercial credit an ACPN holder, either directly or through an INDEPENDENT CONTRACTOR, may sell an ACPN for a negotiated price to a buyer.

An INDEPENDENT CONTRACTOR may arrange for a buyer of an ACPN to obtain funds to pay, or to pay up front and receive a full return of the price paid, through subsequent business transacted.

As an example, TEXAS HOLDINGS, INC may consider purchasing the ACPN from the holder, if the holder and an INDEPENDENT CONTRACTOR, arrange for lenders to provide acceptable loans collateralized with PRO-FORMA INVOICES that have been paid by TEXAS HOLDINGS, INC, which INVOICES might be “wrapped” with TRADE CREDIT INSURANCE POLICIES; the lenders may be public or private.

The loans would be repaid by use of most proceeds in business to produce profits, with some of proceeds and/or of profits used to pay the holder for the ACPN.

The borrower could be a surrogate contracted directly or indirectly with TEXAS HOLDINGS, INC.

As another example, an INDEPENDENT CONTRACTOR may arrange for a client of FIDES GESTION FINANCIERA, S.A. DE C.V. (“FIDES”), to purchase the ACPN, with payment being deposited for the holder, through arrangements made by an INDEPENDENT CONTRACTOR, within an account held in FIDES or in other coordinates that may be acceptable to all parties involved.

Or, the holder and/or an INDEPENDENT CONTRACTOR may find a buyer, which is not already involved with TEXAS HOLDINGS, INC 2016 BUSINESS MODEL, that would like to enjoy the benefits of the ACPN and which buyer simply provides the holder funds (as may be negotiated) deposited in coordinates specified by the holder.

An INDEPENDENT CONTRACTOR may require compensation from the seller of the ACPN through the protocol <http://www.change2100.com/THIBMART/CHARGING FOR PROVIDING SERVICES.pdf>

USING AN ACPN TO OBTAIN UNITED STATES DOLLARS LOANS

WITHOUT HYPOTHECATING OR SELLING THE ACPN

Although an ACPN may legally be used as collateral to obtain loans from any lender that may accept ACPN for that purpose, to do so would encumber the ACPN and block its use (until unencumbered) for subsequent transactions.

But, an ACPN may be used for self-liquidating commercial credit, without encumbrance, through the instrumentation of

http://www.change2100.com/THIBMART/PURCHASE_ORDER.pdf

and, http://www.change2100.com/THIBMART/REPURCHASE_AGREEMENT.pdf

After beginning a process that will satisfy the REPURCHASE AGREEMENT, the AGREEMENT may be used to obtain an additional self-liquidating loan from TEXAS HOLDINGS, INC by submitting an application as per http://www.change2100.com/THIBMART/APPLICATION_FOR_A_PRIVATE_BUSINESS_LOAN.pdf

If approved, TEXAS HOLDINGS, INC may request that HOWSE SERVICES, INC present to the applicant a new ACPN for the full amount of the loan requested.

This new ACPN will be issued for the purpose of selling it to FIDES GESTION FINANCIERA, S.A. DE C.V.

FIDES will require that the REPURCHASE AGREEMENT be assigned to FIDES.

To pay for the ACPN, FIDES will issue a FIDES INTERNATIONAL BILL OF EXCHANGE (“IBOE – REPURCHASE AGREEMENT”), valued in UNITED STATES DOLLARS, as per

http://www.change2100.com/THIBMART/FORMAT_OF_INTERNATIONAL_BILL_OF_EXCHANGE_TO_BE_ISSUED_AS_OFFER_TO_BUY_AN_ACPN.pdf

The collateral for the IBOE-REPURCHASE AGREEMENT will be the REPURCHASE AGREEMENT and the party assigning the REPURCHASE AGREEMENT to FIDES is legally responsible for satisfying the AGREEMENT so that the IBOE-REPURCHASE AGREEMENT may be collected.

Although the IBOE-REPURCHASE AGREEMENT may be negotiated with any entity, FIDES would stand ready to accept it on deposit, providing a ledger entry in UNITED STATES DOLLARS in an account held for the Beneficiary within FIDES, because FIDES would then own the ACPN, eliminating the need to convince any other depository of the validity and value of the IBOE-REPURCHASE AGREEMENT.

But, if the holder and INDEPENDENT CONTRACTOR choose to negotiate the IBOE-REPURCHASE AGREEMENT with any other entity, it is incumbent on the party that assigned the REPURCHASE AGREEMENT to show proof to said entity that said AGREEMENT is being satisfied so that the IBOE-REPURCHASE AGREEMENT may be collected as stipulated therein.

In short, that party is solely responsible, with FIDES simply acting as a facilitator of the transaction.

However, if the IBOE-REPURCHASE AGREEMENT is deposited with FIDES, in exchange for value in UNITED STATES DOLLARS being registered in a ledger account within FIDES for the benefit of the Beneficiary, then FIDES is responsible for that value to be provided if and when it is requested.

But, as per the APPLICATION signed by the party that presented the REPURCHASE AGREEMENT, any request or use related to the value deposited with FIDES is subject to approval by TEXAS HOLDINGS, INC.

TEXAS HOLDINGS, INC will only approve uses of the value deposited through the instrumentation of INTERNATIONAL BILLS OF EXCHANGE (“IBOE-DEPOSIT”) issued by FIDES as per

<http://www.change2100.com/THIBMART/FORMAT%20OF%20INTERNATIONAL%20BILL%20OF%20EXCHANGE%20TO%20MAKE%20PAYMENT.pdf>

TEXAS HOLDINGS, INC will not approve the issuance of an IBOE-DEPOSIT for an amount greater than \$500 Million UNITED STATES DOLLARS.

TEXAS HOLDINGS, INC has provided FIDES with full information showing the ability of TEXAS HOLDINGS, INC to satisfy any ACPN and thus any IBOE-DEPOSIT.

The assets behind ACPN are recognized by FIDES as being solid and of sufficient value, with the value constantly established by the fact that TEXAS HOLDINGS, INC is continually buying products and services from suppliers and paying for these with ACPN, which are required and accepted as the payment means by the suppliers.

TEXAS HOLDINGS, INC has also obtained information from FIDES showing the ability of FIDES to satisfy IBOE-DEPOSIT as described, irrespective of value provided through the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL.

To execute the above, an INDEPENDENT CONTRACTOR may require compensation from each party involved as per

<http://www.change2100.com/THIBMART/CHARGING FOR PROVIDING SERVICES.pdf>

USE OF IBOE-DEPOSIT

An IBOE-DEPOSIT may be used by an INDEPENDENT CONTRACTOR on behalf of a depositor that has signed a FIDES IBOE JVA to transfer value from one account within FIDES to another account within FIDES.

See <http://www.change2100.com/THIBMART/FIDES%20IBOE%20JVA%20TEMPLATE.pdf>

If a depositor has signed a FIDES IBOE JVA, on behalf of a depositor an INDEPENDENT CONTRACTOR may also arrange to transfer funds from an account in FIDES to another institution by requesting the use of <http://www.change2100.com/THIBMART/INVAG.pdf>

However, whether the value is transferred from one account within FIDES to another within FIDES, or to another institution, the party that provided the REPURCHASE AGREEMENT through which the value

is deposited in FIDES is always responsible for the satisfaction of that AGREEMENT; which may be accomplished through transactions associated with the transfers, such as proceeds related to transfer transactions being used to generate profits that may be used to satisfy the REPURCHASE AGREEMENT.

To initiate the INVAG process, a depositor must submit a request form through an INDEPENDENT CONTRACTOR:

[http://www.change2100.com/THIBMART/INVAG Funds Transfer Request Template V3.pdf](http://www.change2100.com/THIBMART/INVAG_Funds_Transfer_Request_Template_V3.pdf)

An institution to which an INDEPENDENT CONTRACTOR may present an IBOE-DEPOSIT to transfer funds as per INVAG...

...may have contracted with FIDES as per

[http://www.change2100.com/THIBMART/SERVICES CONTRACT FIDES.pdf](http://www.change2100.com/THIBMART/SERVICES_CONTRACT_FIDES.pdf)

...may have agreed to provide loans, as per acceptable terms, using IBOE-DEPOSIT as collateral

...may request through its correspondent network that an institution that has agreed to provide loans using an IBOE-DEPOSIT as collateral, do so, and transfer funds (as may be negotiated by an INDEPENDENT CONTRACTOR) to the requesting institution.

However, other than verification by FIDES that the IBOE-DEPOSIT has been issued based on clean, clear, unencumbered funds of non-criminal origin, any action related to IBOE-DEPOSIT by another institution must be taken based on their relationship with their client and on the information published in the IBOE-DEPOSIT.

This is as per instructions provided by TEXAS HOLDINGS, INC to FIDES, which FIDES must abide by as per bank client confidentiality laws, rules, regulations, and/or policies.

This policy required by TEXAS HOLDINGS, INC has proven to be correct and acceptable by the approval the CENTRAL BANK OF SPAIN and by the CENTRAL BANK OF EUROPE of the processing of IBOE-DEPOSIT issued by FIDES, and by the publication by the FEDERAL RESERVE showing that “lawful currency” may be deposited and that bills may be sent for collection.

In 2005 the United States accepted the UN UNCITRAL CONVENTION, logically making legitimate INTERNATIONAL BILLS OF EXCHANGE issued as per that convention, which are by nature and history “commercial currency” because they traditionally are considered paid upon issue and not upon collection, “lawful currency” in the UNITED STATES.

And, as stated above, even without considering them to be “lawful currency”, the FEDERAL RESERVE stipulates that bills may be sent for collection.

See <https://www.federalreserve.gov/aboutthefed/section13.htm>

This has been followed by the acceptance of IBOE-DEPOSITS, issued by FIDES, by major banks in Europe, in the USA, and in Latin America.

Institutions that may have questions may submit them in writing to FIDES through an INDEPENDENT CONTRACTOR, and if appropriate, FIDES may have the same major accounting firm that spearheaded the

successful effort to obtain the approval by the CENTRAL BANK OF SPAIN and by the CENTRAL BANK OF EUROPE intervene to provide comfort and guidance to the institutions.

That firm, or others like unto it which FIDES may contract with, is expected to provide services to monitor and control all institutional relationships and disbursement of funds.

To execute the above, an INDEPENDENT CONTRACTOR may require compensation from each party involved as per

<http://www.change2100.com/THIBMART/CHARGING FOR PROVIDING SERVICES.pdf>

RELUCTANT?

Some parties may not have confidence in information presented herein for whatever reason.

In this case, because to “convince” could be considered “solicitation”, neither TEXAS HOLDINGS, INC nor FIDES, nor any entity associated with the TEXAS HOLDINGS, INC 2016 BUSINESS MODEL, should attempt to convince such parties; instead, alternatives that are more comfortable to them should be presented by INDEPENDENT CONTRACTORS.

For example, a lender may not feel comfortable making a loan using an IBOE-DEPOSIT as collateral.

The answer would be to negotiate with the lender and have the lender stipulate what collateral the lender would be comfortable with, and a depositor may, in conjunction with an INDEPENDENT CONTRACTOR, find a party that has the desired collateral and negotiate with that party for the collateral to be used for the lender to make a loan.

For this purpose, an INDEPENDENT CONTRACTOR may offer a party that has the desired collateral an opportunity to sign an agreement as per

<http://www.change2100.com/THIBMART/FIDES JVA TEMPLATE.pdf>

For example, a party that has an ACPN may not feel comfortable using it to establish option agreements with suppliers and may not wish to use suppliers that are already contracted with TEXAS HOLDINGS, INC.

The answer for such a party is to work with an INDEPENDENT CONTRACTOR to establish a relationship with an entity that has signed an agreement as per the above and use assets provided by that entity and as may be contracted to establish option agreements with suppliers and to negotiate with buyers.

MORE INFORMATION

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