

## HOWSE IBOE VALUE TRANSFER AGREEMENT

[date]

### PREAMBLE

Whereas, HOWSE SERVICES, INC (“HOWSE”) issues <https://www.change2100.com/IBOE/iboe.html> (“HOWSE IBOE”);

Whereas, U.S. PROFESIONALES DE EL SALVADOR, S.A. DE C.V. (“USPES”) holds accounts (“USPES ACCTS”) with FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. (“FIDES”);

Whereas, FIDES accepts HOWSE IBOE presented by USPES and registers their face value on deposit in USPES ACCTS designated by USPES.

Whereas, ESQS TRUST holds an account (“ESQS ACCT”) with FIDES and accepts transfers from USPES ACCTS;

Whereas, [CONSULTANT] (“CONSULTANT”) may present banks that are ready, willing, and able to open an account for ESQS TRUST and accept transfers by ESQS TRUST from ESQS ACCT with FIDES by ESQS TRUST sending emails to banks followed by hard copy sent via US POSTAL SERVICE;

Whereas, ESQS TRUST may transfer funds received and deposited in ESQS TRUST accounts with banks presented by CONSULTANT to coordinates designated by CONSULTANT;

Whereas, CONSULTANT may use [https://employeegold.info/contents/en-us/d13\\_FINANCIAL-SUPPORT.html](https://employeegold.info/contents/en-us/d13_FINANCIAL-SUPPORT.html) to obtain HOWSE IBOE to be deposited as cash in a USPES ACCT with FIDES, to be transferred to the ESQS ACCT with FIDES, to be transferred to ESQS TRUST accounts with banks presented by CONSULTANT, to be transferred to coordinates designated by CONSULTANT;

Whereas, ESQS TRUST may transfer funds, which are not provided by CONSULTANT, from FIDES to banks presented by CONSULTANT;

Whereas benefits of this TRANSFER AGREEMENT are of sufficient value that it is a legal and enforceable contract;

The parties hereto hereby agree and covenant that:

### CLAUSES:

1. The PREAMBLE hereof is hereby made part of the CLAUSES hereof by this reference thereto.
2. For each HOWSE IBOE processed as per this TRANSFER agreement, CONSULTANT shall receive compensation equal to 16% of the face value thereof in the form of a HOWSE IBOE; which may also be processed as per this TRANSFER AGREEMENT, but without compensation as indicated in this (2) CLAUSE.
3. This TRANSFER AGREEMENT may be delivered by electronic transmission and signatures thereon shall be deemed as original signatures for all relevant purposes.

4. 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 Galveston County, Texas, 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 Galveston County, Texas.
5. 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 in Galveston County, Texas for final and binding resolution in accordance with the laws, rules, and regulations of the jurisdiction governing this TRANSFER AGREEMENT.
6. 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.
7. 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.

ESQS TRUST

FIDES

---

---

USPES

CONSULTANT

---

---

HOWSE SERVICES, INC

---