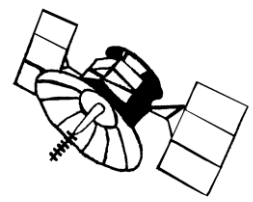


HOWSE SERVICES, INC.

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August 23, 2018

LOANS PROVIDED BY HOWSE

HOWSE SERVICES, INC (a Texas, USA Corporation, hereinafter "HOWSE") may provide no-interest self-liquidating loans to BORROWERS that have accounts with acceptable collateral, with the NVC FUND COMMERCIAL TRANSACTION PLATFORM ("NVC FCTP").

To be acceptable to HOWSE, the collateral value must be insured using an insurance wrap issued as per http://www.change2100.com/THIBMART/INSURANCE_WRAP_SAMPLE.pdf with HOWSE, or an assignee, as "LENDER".

Proceeds from the loan, for example, if the collateral value is acceptable for a \$1 Million UNITED STATES DOLLARS loan to be provided, would be used by the BORROWER as follows:

1. To purchase \$250,000 UNITED STATES DOLLARS of UNIFORM ADVERTISING WEEK SERVICES ("UAWS") through an Internet Site to be designated by HOWSE.
2. To purchase \$385,000 UNITED STATES DOLLARS of SUPER UAWS through an Internet Site to be designated by HOWSE.
3. To allocate \$50,000 UNITED STATES DOLLARS for an INSURANCE WRAP, guaranteeing repayment to HOWSE of the \$1 Million UNITED STATES DOLLARS loan amount, to be issued by NVC FUND HOLDING TRUST using the license of TESLA REINSURANCE, INC (licensed under the BARBADOS EXEMPT INSURANCE ACT).
4. To pay institutional charges incurred for processing and transferring funds.
5. To use remaining loan proceeds (\$315,000 UNITED STATES DOLLARS or less, depending on institutional charges) at the sole discretion of the BORROWER.

HOWSE may arrange for the BORROWER to use an IRREVOCABLE TRUST GUARANTEE issued by NVC GUARANTEE TRUST with value (subject to approval by HOWSE) up to \$1 Billion UNITED STATES DOLLARS in value to undertake business, subject to approval by HOWSE.

See http://www.change2100.com/THIBMART/IRREVOCABLE_GUARANTY_SAMPLE.pdf

Based on business presented and approved by HOWSE, HOWSE could forgive the loan, leaving the BORROWER's collateral value used, registered with NVC FCTP free, clear, and unencumbered.

Subject to approval by HOWSE, the BORROWER could repeat this process.

The \$1 Million UNITED STATES DOLLARS loaned would be provided by HOWSE through an escrow account established with NVC FCTP by a LAW FIRM representing HOWSE.

That is, HOWSE would transfer \$1 Million UNITED STATES DOLLARS from its account with NVC FCTP to the LAW FIRM's account with NVC FCTP for that specific purpose.

Subject to approval by HOWSE, the LAW FIRM would transfer \$1 Million UNITED STATES DOLLARS from its account with NVC FCTP to an institutional account with NVC FCTP.

If an institution selected by the BORROWER has an account with NVC FCTP, subject to approval by HOWSE, the full \$1 Million UNITED STATES DOLLARS loan proceeds could be transferred to that account, the institution could provide immediate registration of said value within its ledgers, and disbursements as stipulated could be made from within that institution.

If the institution selected by the BORROWER does not have an account with NVC FCTP, subject to approval by HOWSE, the full \$1 Million UNITED STATES DOLLARS loan proceeds could be transferred to the account with NVC FCTP of another institution that would provide immediate registration of said value within its ledgers, and disbursements as stipulated could be made from within that other institution, including, subject to approval by HOWSE, disbursement of the remaining loan proceeds to the institution selected by the BORROWER for the benefit of the BORROWER.

If the institution selected by the BORROWER prefers, or if HOWSE (in addition to an agreement with the BORROWER for the use of an IRREVOCABLE TRUST GUARANTEE and approved disbursement of proceeds) so requires, for HOWSE to provide access to an IRREVOCABLE TRUST GUARANTEE, the BORROWER may accept to replace HOWSE as the lender, and the selected institution or private lender may make the loan to the BORROWER using the BORROWER's value registered with NVC FCTP and the insurance wrap as collateral, with the loan proceeds being used as indicated in (1.) through (5.) as indicated above herein, so that HOWSE may make available the IRREVOCABLE TRUST GUARANTEE as the basis for business for the loan to be repaid.

For example, the BORROWER undertaking the process may choose to use proceeds as available at BORROWER'S discretion from a loan as described, to purchase U.S. TREASURIES or other instruments through the institution selected by the BORROWER.

Additionally, subject to approval by HOWSE (or another approved lender), institutions involved in the above process, with or without their having accounts established with NVC FCTP, may participate in processing business related to the IRREVOCABLE TRUST GUARANTEE. However, since the IRREVOCABLE TRUST GUARANTEE is collectible through NVC FCTP, it is highly advantageous for any institution that may wish to process such business to establish an account with NVC FCTP.

Since information available using ISIN US67074B1052 and CUSIP 67074B105, which is readily available, clearly shows the financial strength of NVC FCTP, such a relationship may be highly advantageous to institutions that establish accounts with NVC FCTP.

Additionally, because NVC FCTP and HOWSE both have strong relationships with FIDES GESTION FINANCIERA, S.A. DE C.V. ("FIDES"), of Monterey, N.L. Mexico, since through HOWSE and its associates FIDES is a repository for very significant

asset values, and since FIDES may readily capitalize any institution by providing that institution agreed upon registered values as prepayment for contracted services to be performed by the institution participating in business with FIDES, a relationship with NVC FCTP can provide an extraordinary benefit by opening the door for a beneficial relationship with FIDES.

The SECRETARY/TREASURER of HOWSE stands ready to discuss any pertinent details with authorized representatives of institutions or private lenders, using window times that may be established through TEXAS HOLDINGS, INC BUSINESS MART CALL CENTERS.

To be assigned a CENTER, send an email to centerassign@change2100.com