

HOWSE SERVICES, INC ("HOWSE") is a Texas, USA, corporation.

▶ Payment is made by HOWSE instructing FIDES to transfer value from the HOWSE account to the seller's account with FIDES.

The MTN purchased by HOWSE are not registered with any entities other than the issuer, FIDES, and HOWSE.

Any entity registered with www.employeegold.info may request to use MTN owned by HOWSE in non-depletion non-risk transactions, negotiated by an INDEPENDENT CONTRACTOR working with a TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER, to produce profits with a negotiated percentage thereof being used to satisfy a stipulated need of the entity making the request.

- In the event transactions proposed require ISIN/CUSIP registration of the MTN the INDEPENDENT CONTRACTOR may work with the party responsible for providing funds to pay the costs of registration by the transferal of value deposited with FIDES for funds deposited in other institutions acceptable to the entity that does the registration by using the process shown in http://www.change2100.com/THIBMART/INVAG.pdf
- In the event that an entity will not do the registration unless the funds backing the MTN are in a particular institution, the INDEPENDENT CONTRACTOR may work with all parties involved to use the INVAG process to transfer the funds to the acceptable institution.
- All uses of the INVAG process related to funds backing MTN will require the purchase (through the INDEPENDENT CONTRACTOR) of 5 UAWS per each \$1 Million UNITED STATES DOLLARS that are to be transferred, by referrals from the parties involved.