

NOTE TO FILE 10 14 2020 ISSUED BY HOWSE

An ADVERTISING CREDIT PROMISSORY NOTE (“ACPN”) may be issued by HOWSE SERVICES, INC (“HOWSE”) as per the following:

<https://www.change2100.com/THIBMART/ACPN FORMAT.pdf>

On each ACPN the following annotation provides the manner in which an ACPN may be used:

THIS PROMISSORY NOTE IS IN ALL ASPECTS AND USE SUBJECT TO THE CURRENT INFORMATION PUBLISHED IN:
<http://www.change2100.com/THIBMART/ADVERTISING CREDIT PROMISSORY NOTES.pdf>

Thus, the use of each ACPN, including clearing of value, is restricted to the terms and conditions set forth in <https://www.change2100.com/THIBMART/ADVERTISING CREDIT PROMISSORY NOTES.pdf>

When an ACPN is purchased by FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. (“FIDES”), payment is provided with an INTERNATIONAL BILL OF EXCHANGE (“IBOE”) issued as per:

<https://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf>

Payment of the IBOE issued to acquire an ACPN is made, thus clearing the IBOE, as stipulated on the IBOE:

“PAYMENT: Payment of this INTERNATIONAL BILL OF EXCHANGE will be made as UNITED STATES DOLLARS proceeds from the Collateral, as stipulated therewith

and therefor, are received by the ISSUER.”

Once issued, FIDES may retain the IBOE on consignment, with value thereof in UNITED STATES DOLLARS registered on the books of FIDES as being held for the BENEFICIARY of the IBOE.

As the BENEFICIARY may instruct, FIDES may transfer value registered of an IBOE held on consignment to another party; such transfer may be accomplished by FIDES accepting ownership of the registered IBOE, registering its value as an asset held by FIDES for the benefit of FIDES, and providing the new party a new IBOE, held on consignment by FIDES for the new party, issued as per:

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

The value of the new IBOE would be registered on the books of FIDES and the BENEFICIARY may mirror the value of the new IBOE on its own books.

The original IBOE, recovered by FIDES in exchange for the new IBOE, will not be cleared other than as indicated thereon, and would still be registered as value held by FIDES, but now owned by FIDES.

With the registration of value on the books of FIDES, held for the benefit of the BENEFICIARY, as stipulated on the new IBOE, payment for the new IBOE would be satisfied.

As stipulated on the new IBOE, the BENEFICIARY may request that the funds be transferred to other coordinates; in which case the registration of value held in FIDES and the mirroring of said value must be acceptable to the entity accepting the transfer.

To assure clearing of the new IBOE may take place upon request by the BENEFICIARY, without waiting for a request by the BENEFICIARY, FIDES may arrange for commercial transactions independent of the new IBOE to take place through which FIDES may accumulate in other depository institutions value equal to the value of the new IBOE, so that, when requested, FIDES may allocate proceeds from the commercial transactions, which may provide funds in the other depository institutions, used to satisfy clearing of the new IBOE.

Numerous such significant commercial transactions are already underway and may be presented to parties that may legally be entitled to review such.

It should be noted that the procedures described herein do not require FIDES to operate as a "S.A.P.I." since any "S.A." may follow the same procedures.

However, FIDES is registered, notarized in Mexico, as a "S.A.P.I.", albeit registration on official government books as a "S.A.P.I." is subject to bureaucratic procedures that are not controlled by FIDES.

Any party that holds value registered with FIDES that requires additional support in order to accept value registered on the books of FIDES, may request that a TEXAS HOLDINGS, INC PAY ORDER be issued to exchange said value for value deposited into coordinates that the requesting party may specify.

A PAY ORDER would be satisfied by being assigned to a specific commercial transaction, which may be disclosed to a BENEFICIARY of a PAY ORDER.

Additional information regarding any aspect of the above may be provided through HOWSE's attorney, upon request to admin@change2100.com