

USING AN ACPN AND IBOE IN BUSINESS MART PROTOCOLS

An ACPN is a PROMISSORY NOTE, issued by HOWSE SERVICES, INC, a Texas, USA Corporation, intended to be used by a Beneficiary to qualify for COMMERCIAL CREDIT to acquire ADVERTISING CREDITS provided by TEXAS HOLDINGS, INC at a discounted value.

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

See [http://www.change2100.com/THIBMART/ADVERTISING PROMISSORY NOTES.pdf](http://www.change2100.com/THIBMART/ADVERTISING_PROMISSORY_NOTES.pdf)

An ACPN is ONLY collectible by engaging in business as per <http://www.change2100.com/THIBMART/MAKE MONEY BY PURCHASING.pdf>

As specified in that protocol, collection of an ACPN is provided by deposit of funds into coordinates specified by the Beneficiary.

An ACPN may be provided as payment by TEXAS HOLDINGS, INC for a PRO-FORMA INVOICE that is issued by a SUPPLIER and that is accepted by TEXAS HOLDINGS, INC.

An ACPN may also be provided as part of a loan arrangement, as may be included in a PURCHASE ORDER and REPURCHASE AGREEMENT set of documents.

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

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

An IBOE that may be issued, as per terms of a loan included in a REPURCHASE AGREEMENT, to acquire an ACPN, is an INTERNATIONAL BILL OF EXCHANGE issued as per UNCITRAL convention rules.

See [http://www.change2100.com/THIBMART/FORMAT_OF_INTERNATIONAL BILL OF EXCHANGE TO BE ISSUED AS OFFER TO BUY AN ACPN.pdf](http://www.change2100.com/THIBMART/FORMAT_OF_INTERNATIONAL_BILL_OF_EXCHANGE_TO_BE_ISSUED_AS_OFFER_TO_BUY_AN_ACPN.pdf)

The COLLATERAL for an IBOE to be issued is the REPURCHASE AGREEMENT, and funding for payment shall be provided by execution of that agreement.

If an ACPN and IBOE are used to make payment to another party, or an ACPN and IBOE are used as the basis for a credit facility to be provided by another party, the REPURCHASE AGREEMENT is the fundamental document for payment to be provided.

A REPURCHASE AGREEMENT is always based on a PURCHASE ORDER.

A REPURCHASE AGREEMENT that includes the terms of a loan being made through an ACPN and IBOE would detail the repayment of the loan from proceeds of the REPURCHASE AGREEMENT.

The PURCHASE ORDER and/or REPURCHASE AGREEMENT, if structured to comply with requirements of an insurer, may be “wrapped” with a TRADE CREDIT INSURANCE GUARANTEE, or an ACPN and IBOE combination may be the subject of the insurance.

TEXAS HOLDINGS, INC may recommend an insurer to a TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER, but TEXAS HOLDINGS, INC is in no way liable or responsible for any agreements or lack thereof with an insurer, as the only involvement and responsibility of TEXAS HOLDINGS, INC is as may be arranged through a CENTER when structuring a PURCHASE ORDER and REPURCHASE AGREEMENT.

Depending on circumstances, a PURCHASE ORDER and REPURCHASE AGREEMENT may be used to engage in other business or to present as means of repayment of debt, an ACPN and IBOE may be used to engage in other business or to present as means of repayment of debt, or an insurance guarantee may be used to obtain funds to engage in other business or to present as a means of repayment of debt.

But, at “the end of the day”, it is the fulfillment of the PURCHASE ORDER and REPURCHASE AGREEMENT that will provide final funding.

Thus, the structure of a PURCHASE ORDER and REPURCHASE AGREEMENT and their execution are paramount in any business transaction that may include an ACPN and IBOE.