

**USING VALUE IN
NVC FUND COMMERCIAL TRANSACTION PLATFORM**

(<https://pb.nvcfund.com/banking/>)

AND FIDES GESTION FINANCIERA, S.A. DE C.V.

(<https://fides.com.mx/>)

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UNITED STATES DOLLARS values in NVC FUND and in FIDES are 100% backed by proven and verifiable value.

NVC FUND value may be ascertained by using ISIN US67074B1052 and CUSIP 67074B105 to access information.

FIDES value base includes ADVERTISING CREDIT PROMISSORY NOTES ("ACPN") issued by HOWSE SERVICES, INC and includes commerce related thereto.

ACPN are issued as per the UNIFORM COMMERCIAL CODE of the State of Texas, USA, and are backed by assets that include \$122 Billion UNITED STATES DOLLARS in value of "144" shares issued by NVC FUND HOLDING TRUST.

Other assets behind ACPN and behind values with FIDES are not public and may be reviewed only by authorities that may legally do so, but the ownership of the shares by HOWSE is a matter of public record.

Values in NVC FUND may be used to directly engage in business via on-line transfers with any other entity that has an account with NVC FUND, including other institutions.

FIDES has an account with NVC FUND, which thus allows account holders with NVC FUND to use the on-line facility offered by NVC FUND to transfer value to FIDES, for FIDES to then register that value on its books in the account designated by the sender.

FIDES does not allow on-line banking but does provide account statements published on-line.

Transfers within FIDES may be ledger to ledger, if this is pre-approved, but normally transfers are made both internally and to other institutions by FIDES issuing an INTERNATIONAL BILL OF EXCHANGE ("IBOE").

Since in 2005 the USA became a signatory of the UN UNCITRAL CONVENTION, thus making FIDES IBOE "current funds in lawful money", therefore acceptable as per the FEDERAL RESERVE ACT SECTION 13, any institution in the world that accepts UNITED STATES DOLLARS may legally accept IBOE issued by FIDES as currency and register the value thereof on their books in accounts held for the benefit of the IBOE Beneficiaries; but, the operative word is "may", so they are not required to do so.

See <https://www.federalreserve.gov/aboutthefed/section13.htm>

Institutions that do not open accounts with NVC FUND and which do not accept FIDES IBOE may choose to do business by making loans using values with NVC FUND or IBOE issued by FIDES as collateral.

Private lenders may also make loans using values with NVC FUND or IBOE issued by FIDES as collateral.

Alternatively, lenders may use INSURANCE WRAPS and/or IRREVOCABLE TRUST GUARANTEES provided by NVC FUND as collateral.

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

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

These documents can provide a legal basis to commit backing for loans by the entire asset value of NVC FUND, which is extraordinarily significant.

And, ultimate security for lenders may be provided by contractual arrangements through which loans contracted would be secured by their use in pre-contracted business.

For example, an INSURANCE WRAP based on a \$1.2 Million UNITED STATES DOLLARS value with NVC FUND may be ordered to be used as collateral to back a \$1 Million UNITED STATES DOLLARS loan from a lender.

The loan would be used for cash flow and for purposes of acquiring advertising services, along with which an IRREVOCABLE TRUST GUARANTEE valued up to \$1 Billion UNITED STATES DOLLARS (as may be negotiated), could be provided by HOWSE SERVICES, INC (as "APPLICANT").

The BORROWER(S) could include HOWSE and the entity that has the \$1.2 Million UNITED STATES DOLLARS value registered with NVC FUND.

Based on the loan contract, an IRREVOCABLE TRUST GUARANTEE for up to \$1 Billion UNITED STATES DOLLARS could be ordered by HOWSE.

Based on the order for the IRREVOCABLE TRUST GUARANTEE, a second loan from the same or from another lender could be contracted.

Based on the contract for the second loan, arrangements could be made to purchase U.S. TREASURIES on margin, to possibly provide four times or more value in U.S. TREASURIES to be held for the benefit of the BORROWER.

The TREASURIES could provide a guaranteed income sufficient to quickly pay off the first loan.

For example, if the second loan was for \$500 Million UNITED STATES DOLLARS, using an IRREVOCABLE TRUST GUARANTEE of \$1 Billion UNITED STATES DOLLARS as collateral, TREASURIES valued at \$2 Billion UNITED STATES DOLLARS may be purchased "on margin".

If the TREASURIES pay 2% per year, the annual income based on TREASURIES valued at \$2 Billion UNITED STATES DOLLARS could be \$40 Million UNITED STATES DOLLARS, or over \$3 Million UNITED STATES DOLLARS per month; which, after providing NVC FUND, as issuer of the IRREVOCABLE TRUST GUARANTEE 50% of profits, could quickly pay off the first loan of \$1 Million UNITED STATES DOLLARS, leaving the second loan protected by the TREASURIES as well as by the IRREVOCABLE TRUST GUARANTEE.

Additionally, professional traders could be contracted to use the TREASURIES as the basis for other transactions to produce profits.

The plan, from the ordering of the INSURANCE WRAP to the contracting with professional traders could all be reduced to a MEMORANDUM OF UNDERSTANDING acceptable to the lender or lenders and the BORROWER(S).

After agreement, each step of the MEMORANDUM could be executed.

Thus, the lender or lenders could be fully protected by the value and use of the U.S. TREASURIES as well by the INSURANCE WRAP and the IRREVOCABLE TRUST GUARANTEE.

Other business commercial/financial transactions may provide even greater security and quicker repayment of loans.

After the first loan is repaid, it may be used repetitively to trigger duplicate or similar transactions to increase profits for lenders as well as for BORROWER(S).

IN SHORT, LENDING USING VALUES REGISTERED WITH NVC FUND, VALUES REGISTERED WITH FIDES, INSURANCE WRAPS, IRREVOCABLE TRUST GUARANTEES, AND PRE-AGREED BUSINESS, AS THE BASIS, CAN PROVIDE SECURITY AND PROFITS TO BORROWERS AND TO LENDERS.