Issue Date: [DATE]

At: Galveston County, Texas USA

Maturity Date: As stipulated in attached DATE ADDENDUM, which is made part

hereof by this reference thereto Serial Number: HSI 2022-[XXXX]

\$ [000.00]

INTERNATIONAL BILL OF EXCHANGE

ISSUED AS PER UNCITRAL CONVENTION AND AS PER TEXAS, USA, UNIFORM COMMERCIAL CODE

Amount: [IN WORDS] UNITED STATES DOLLARS

ISSUER: HOWSE SERVICES, INC. (hereinafter "HOWSE"), a Texas USA Corporation.

ISSUED AS: This International Bill of Exchange (hereinafter "IBOE") is issued as per UNCITRAL CONVENTION and as per TEXAS UNIFORM COMMERCIAL CODE; and, as irrevocable, as divisible, as assignable, and as unconditional payment of the UNITED STATES DOLLARS face amount hereof.

PAY TO THE ORDER OF [BENEFICIARY]: [TO BE SPECIFIED]

<u>PURPOSE:</u> to provide full payment for [TO BE SPECIFIED]

<u>ASSIGNMENT:</u> The BENEFICIARY or any subsequent Holder hereof may assign all rights, title and interest in, to and under this IBOE, to one or several assignees, by so notifying the ISSUER via email sent to howse-iboe@change2100.com and requesting that one or several replacement IBOE be issued with the name(s) of assignee(s) replacing the BENEFICIARY hereof; a publication/processing fee may apply; after such notification instructions for request verification shall be provided to the email sender.

COLLATERAL: As stipulated in attached COLLATERAL ADDENDUM, which is made part hereof by this reference thereto

JURISDICTION: This IBOE has been issued per and is governed by the laws of Galveston County, Texas USA, which has exclusive jurisdiction over all matters arising hereunder.

<u>ELECTRONIC DOCUMENT COPY:</u> An electronic copy of this document, with all signatures and seals affixed thereto, published in <u>www.businesscannons.net</u> and copied there from, has the same validity and force of law as an original signed and sealed document.

<u>PAYMENT</u>: As per https://www.change2100.com/IBOE-LAW this INTERNATIONAL BILL OF EXCHANGE constitutes cash funds payment when issued and received.

CLEARING: The value hereof may be cleared as per attached CLEARING ADDENDUM, which is made part hereof by this reference thereto.

ISSUER: HOWSE SERVICES, INC. [NAME]	ACCEPTED [NAME]	WITNESS: [NAME]

Three Attachments: DATE ADDENDUM, COLLATERAL ADDENDUM, and CLEARING ADDENDUM