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U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
Atty. Docket No. 4284-5B

100726558

To the Assistant Commissioner for Patents: Please record the attached original documents or copy thereof.

MED 5-18-98

1. Name of conveying party(ies):  
Jeffrey A. Norris  
  
Additional name(s) of conveying party(ies) attached?  Yes  No

2. Name and address of receiving party(ies):  
Name: Affinity Financial Group, Inc.  
Internal Address:  
  
Street Address: 1201 Main Street, 20th Floor  
  
City: Columbia State: SC Zip: 29201  
  
Additional name(s) & address(es) attached?  Yes  No

3. Nature of conveyance:  
 Assignment  Merger  
 Security Agreement  Change of Name  
 Other  
  
Execution Date: February 28, 1995

4. Application number(s) or registration numbers(s):  
If this document is being filed together with a new application, the execution date of the application is: \_\_\_\_\_  
A. Patent Application No.(s)  
08/732,584  
  
Additional numbers attached?  Yes  No

B. Patent No.(s)

5. Name and address of party to whom correspondence concerning document should be mailed:  
Name: C. Robert Rhodes  
Internal Address: Rhodes, Coats & Bennett, L.L.P.  
P.O. Box 2974 (27402)  
  
Street Address: 300 North Greene Street  
1600 First Union Tower  
City: Greensboro State: NC Zip: 27401

6. Total number of applications and patents involved: ..... 1  
  
7. Total fee (37 CFR 3.41): ..... \$40.00  
 Enclosed  
 Authorized to be charged to deposit account  
  
8. Deposit account number:  
  
(Attach duplicate of this page if paying by deposit account)

06/02/1998 JSN/DAZZ 00000061 08732584  
01 FC:581 40.00 DP

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9. Statement and signature.  
*To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.*  
  
C. Robert Rhodes  
Name of Person Signing  
  
*C Robert Rhodes*  
Signature  
  
*May 14, 1998*  
Date

Total number of pages including cover sheet, attachments, and document: 4

Mail documents to be recorded with required cover sheet information to:  
Commissioner of Patents and Trademarks, Box Assignments  
Washington, D.C. 20231

CONFIRMATORY ASSIGNMENT

This Confirmatory Assignment, *nunc pro tunc*, effective as of February 28, 1995, made by me, Jeffrey A. Norris, hereinafter referred to as assignor, citizen of the United States of America, residing at 379 Hollywood Road, City of Columbia, County of Lexington, State of South Carolina.

WITNESSETH: That,

WHEREAS, I am the sole inventor of certain new and useful improvements in **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS** for which I made an application for Letters Patent of the United States, application serial number **08/327,653**, filed **October 24, 1994**;

WHEREAS, Affinity Financial Group, Inc., a corporation duly organized and existing under the laws of the State of Delaware and having a principal place of business in Columbia, County of Richland, State of South Carolina, hereinafter referred to as assignee, acquired, effective as of February 28, 1995, the entire right, title and interest in and to said invention as described in the specification executed by me in connection with application serial number 08/327,653 , and any and all Letters Patent which shall be granted therefor; and

WHEREAS, assignor is executing this Confirmatory Assignment for the sole purpose of recording the assignment of application serial number 08/327,653 from assignor to assignee;

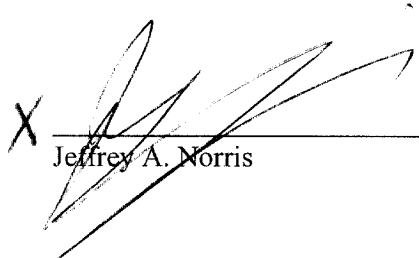
NOW, THEREFORE, I confirm that, effective as of February 28, 1995, I sold, assigned, transferred and set over to assignee, its successors and assigns, the entire right, title and interest in and to the above-mentioned application and invention and in and to any and all Letters Patent of the United States which may hereafter be granted therefor, and in any and to any and all

continuations, continuations-in-part, substitutions, divisions or reissues of said Letters Patent, the same to be held and enjoyed by the said assignee, for its interest, and for its own use and behalf, and the use and behalf of its successors and assigns, to the full end of the term for which said Letters Patent may be granted as fully and entirely as the same would have been held and enjoyed by me had this assignment and sale not been made.

I hereby request the Assistant Commissioner for Patents to issue the Letters Patent in accordance with this instrument.

I further confirm that, effective February 28, 1995, I sold, assigned, transferred and set over unto the said assignee, its successors, assigns or nominees, the entire right, title and interest in and to any and all Letters Patent for said invention which may be granted in countries foreign to the United States and in and to any applications for Letters Patent which may be filed for said invention in countries foreign to the United States and in and to the invention described in said application; and I have authorized and empowered the said assignee, its successor, assigns or nominees to apply for Letters Patent or other form of protection on said invention in its own name or in the name of its successor, assignee, or nominee, in any and all countries where it may desire to file such application and where said application may be filed by another than the inventor; and I have covenanted and agreed to sign all papers and drawings, take all rightful oaths, and do all acts necessary or required to be done for procurement of Letters Patent, or other form of protection, for said invention or inventions in countries foreign to the United States, and for further investing or confirming the right and title therein to the assignee, its successor, assignee, or nominee, without charge to my said assignee, its successor, assignee or nominee, but at its or their expense.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the X<sup>15<sup>T</sup></sup> day of  
X May, 1998.

X   
\_\_\_\_\_  
Jeffrey A. Norris