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1. Name of conveying partyles): Alberto Fernandez CORD 5-10-99 Additional conveying complete of the black to the black	2. Name and address of resolving partyles) Name: XTec , Incorporated Internal Address:
8. Nature of conveyonce:	Street Address: 5775 Blue Lagoon Drive
Buestien Date: May 4, 1999	City: Ni sizi State: FL 219-33126 Additional reproduit & addissoluti attached? © Yes @ No
4. Application number(s) or patent number(s): If this document is being filed together with a new application A. Patent Application Ne.(s) 08/963,181 Additional numbers of	n, the association idate of the application is: B. Patent No.(e) Install C Yes & No.
S. Name and address of party to whom correspondence - gangeming document should be mailed:	6. Total number of applications and potents involved:
Name Peter B. Priest, Esq.	7. Total fee (37 CPR 3.41)
Steet Address. 529 Dogwood Drive	6. Deposit account number:
Chr. Chapel H111 State: NC 219: 27516	(Attach displicate copy of this page II paying by deposit several)
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Between and elgrature. To the basis of my innertedge and belot, the tangenty intermedian to true grad correct and any emphasis capy is a true capy of the edgland december. Peter B. Priest Name of Person Signing	

Mail decements to be recorded with required cover short intermedian to: Geografications of Putanty & Tradiments, New Achtgaments

PATENT

REEL: 009948 FRAME: 0266



For value received, I, Alberto Fernandez, of Miami Township in the County of Dade and State of Florida, hereby sell, assign and transfer to XTec, Incorporated, a corporation of the State of Florida, having an office at 5775 Blue Lagoon Drive, Miami, Florida 33126, U.S.A., and its successors, assigns and legal representatives, hereinafter collectively XTec, Incorporated, the entire right, title and interest, for the United States of America, in and to certain inventions related to METHODS AND APPARATUS FOR ELECTRONICALLY STORING AND RETRIEVING VALUE INFORMATION ON A PORTABLE CARD described in United States Application Serial No. 08/963,181 filed November 3, 1997 a new declaration for which has been executed by me on even date herewith, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and I also concurrently hereby sell, assign and transfer to XTec, Incorporated the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

I authorize XTec, Incorporated to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from me, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

I hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of XTec, Incorporated to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

I request that any and all patents for said inventions be issued to XTec, Incorporated in the United States and to XTec, Incorporated in all countries foreign to the United States, or to such nominees as they may designate.

PATENT REEL: 009948 FRAME: 0267



I agree that, when requested, I shall, without charge to XTec, Incorporated. but at its expense, sign all papers, take all rightful oaths, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

Alberto Ferhandez

Date: 5/4/99

United States of America)
State of Florida) ss.:
County of Dade)

On this day of MAX, 1999, before me personally came Alberto Fernandez, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Telatricon.
Notary Public



RECORDED: 05/10/1999

PATENT REEL: 009948 FRAME: 0268