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Conveying Party(ies)	Mark if additional n	Mor	xecution Date th Day Year
Name (line 1) Hedy, Shad		1(13 1999
Name (line 2)		E	kecution Date
Second Party Name (line 1)			nth Day Year
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Receiving Party		rk if additional names of receiving part	
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Address (line 3) Jacksonville	FL/U.S.A.	32202 Zip Code	
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PATENT REEL: 010334 FRAME: 0297

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Correspondent Name and Address	Area Code and Telephone Number (904	4) 358-3777
Name Draughon Professional As	sociation (c/o C. Joan Gilsdorf)	
Address (line 1) 200 West Forsyth Street		
Address (line 2) Suite 1730		
Address (line 3) Jacksonville, FL 32202		
Address (line 4)	·····	
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has not been assigned.	PCT	
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Christine Joan Gilsdorf Name of Person Signing	C. Joan Yilsdorf Signature	10 15 99 Date

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PATENT ASSIGNMENT AGREEMENT

THIS PATENT ASSIGNMENT AGREEMENT ("Agreement") is made as of the Effective Date by and between Shad Hedy, an individual having a social security number 265-73-9265 and residing at 2335 Covington Creek Circle West, Jacksonville, Florida 32224 ("Assignor"), and Advanced Business Computers of America, Inc. ("ABC"), a Florida corporation with offices located at 233 East State Street, Jacksonville, Florida 32202.

WITNESSETH:

WHEREAS, Assignor has invented certain new and useful processes, machines, articles of manufacture, compositions of matter, and/or improvements thereof ("Invention") disclosed in an application for United States Letters Patent entitled System and Method for Real-Time Electronic Inquiry, Delivery, and Reporting of Credit Information ("Application");

WHEREAS, ABC desires to acquire all rights, title and interests in and to the Invention and the Application;

WHEREAS, Assignor desires to convey to ABC all rights, title and interests in and to the Invention and the Application;

NOW, THEREFORE, for good and valuable consideration, the receipt of which is hereby acknowledged, ABC and Assignor hereby agree as follows:

TERMS AND CONDITIONS:

<u>Section 1 – Recitals</u>: The above identification of parties and recitals is true and correct.

Section 2 – Assignment: Assignor hereby conveys, assigns and transfers to ABC all rights, title and interests in and to the Invention, the Application, all substitutions, divisions. continuations and continuations-in-part thereof, and all United States Letters Patent which may be granted thereon and all reissues and extensions thereof, and all priority rights under the International Convention for the Protection of Industrial Property for every member country, and all applications for patents (including, without limitation, related rights such as utility-model registrations and inventor's certificates) heretofore or hereafter filed for the Invention in any foreign countries, including the right to apply for patents in any foreign countries in ABC's name, and all patents (including all extensions, renewals and reissues

thereof) granted for the Invention in any foreign countries.

<u>Section 3 – Issuance</u>: Assignor hereby authorizes and requests the United States Commissioner of Patents and Trademarks to issue all United States Letters Patent on the Application and/or respecting the Invention to Advanced Business Computers of America, Inc., as the assignee of all rights, title and interests in and to the Application and the Invention. Assignor hereby authorizes and requests that any officials of foreign countries whose duty it is to issue patents, to issue all patents respecting the Invention to Advanced Business Computers of America, Inc., as the assignee of all rights, title and interests in and to the same.

<u>Section 4 – Warranty of Title</u>: Assignor represents and warrants that Assignor has full right to convey the rights, title and interests herein assigned, that Assignor has not and will not execute any agreement in conflict herewith, and that the rights, title and interests assigned herein are not encumbered by any grant, license or right heretofore given.

<u>Section 5 – No Contest</u>: Assignor shall not contest or aid in contesting the validity or ownership of the copyrights, trademarks, trade secrets and patents (including, without limitation, any and all patents which issue on the Application and/or respecting the Invention) of ABC.

<u>Section 6 – Cooperation</u>: Assignor shall promptly provide all assistance, cooperation, and information reasonably necessary for ABC to prepare, complete, prosecute, maintain, preserve, enforce and/or defend the Application and/or any patent respecting the Invention without further consideration. Such assistance and cooperation shall include, without limitation, making all rightful oaths regarding the Invention or Application and executing and delivering any written instruments respecting the Invention or Application, including but not limited to affidavits and powers of attorney.

<u>Section 7 – Confidentiality</u>: Assignor shall preserve the secrecy of the Application, the contents therein, and the Invention, unless and until the United States Commissioner of Patents and Trademarks issues United States Letters Patent on the Application and/or respecting the Invention.

<u>Section 8 – Governing Law</u>: This Agreement shall be government by the laws of the State of Florida and venue shall be Duval County, Jacksonville, Florida.

Page 1 of 2

Section 9 - Arbitration: Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by arbitration in accordance with the Commercial Arbitration Rules (excluding Expedited Procedures) of the American Arbitration Association in the city of Jacksonville, Florida. Judgment upon the award rendered by the Arbitrators may be entered in any Court having jurisdiction thereof, unless a subsequent request for reconsideration has been filed by ABC under this Three qualified arbitrators shall be Section 9. appointed in accordance with the Commercial Arbitration rules (excluding Expedited Procedures) of the American Arbitration Association and this Such qualified arbitrators shall be Agreement. members of the Bar of any State in the United States and shall have at least five years of experience in patent law matters. Each party shall have the right of discovery as set forth in the Federal Rules of Civil Procedure. A stenographer shall be present at the arbitration proceedings and the stenographic record shall be the official record of the proceeding. The arbitration award shall be in writing and shall include findings of fact and conclusions of law. ABC shall have the right to appeal any decision by the arbitrators by filing a request for reconsideration of decision with the American arbitration any Arbitration Association within ninety days of receiving such decision. Upon receiving such request for reconsideration, the American Arbitration Association shall reconsider the matter de novo using a different panel of three appellate arbitrators and the forgoing procedures. Such panel of appellate arbitrators shall be selected using the same procedures as used to select the original panel of arbitrators. Each party shall pay an equal share of the fees and expenses of the arbitrators and administrative fees and expenses of arbitration.

Section 10 – Litigation Expenses: In the event of litigation or arbitration arising out of this Agreement, each party shall pay its own costs and expenses of litigation and arbitration (excluding fees and expenses of arbitrators and administrative fees and expenses of arbitration).

<u>Section 11 – Effective Date</u>: The term "Effective Date" shall mean the date ABC signs this Agreement.

IN WITNESS WHEREOF, this Agreement has been executed as of the Effective Date.



Before me personally appeared Shad Hedy, known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to this Agreement, and acknowledged that he/she executed the same.

Notary Public	No spo
4	Kyle Seiph MY COMMISSION # CC590038 EXPIRES December 16, 2000 Dended THRU TROY FAIN INSURANCE, INC.
ABC: America, Inc.	Advanced Business Computers o
Signature	
Shad M. H	edy
Print Name President	
Title 10-13-99	
Date	
	<u>CI</u>

Before me personally appeared <u>**Dhad M.</u>** Hedy ______, known to me or proved to me on the basis of satisfactory evidence to be the person who represents the Corporation subscribed to in this Agreement, and acknowledged that he/she executed the same.</u>

Notary Public

Page 2 of 2

Kyle Selph COMMISSION # CC590038 EXPIRES December 16, 2000 BONDED THRU TROY FAIN INSURANCE, INC.

PATENT PATENT REEL: 010334 FRAME: 0300

RECORDED: 10/14/1999