

08-01-2000



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Conveyance Type

Assignment **Security Agreement**

License **Change of Name**

Merger **Other**

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Departmental File **Secret File**

Conveying Party(ies)

Mark if additional names of conveying parties attached Execution Date
Month Day Year

Name (line 1) Erlanger, Michael David 06/26/00

Name (line 2)

Second Party

Execution Date
Month Day Year

Name (line 1) Erlanger, Constance Hirt

Name (line 2)

Receiving Party

Mark if additional names of receiving parties attached

Name (line 1) Marketcore.com, Inc.

Name (line 2)

Address (line 1) 263 Tresser Boulevard, 9th Floor

Address (line 2)

Address (line 3) Stamford Connecticut 06901
City State/Country Zip Code

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Patent Application Number(s)

Patent Number(s)

If this document is being filed together with a new Patent Application, enter the date the patent application was signed by the first named executing inventor.

Patent Cooperation Treaty (PCT)

Enter PCT application number only if a U.S. Application Number has not been assigned.

PCT PCT PCT

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Number of Properties

Enter the total number of properties involved. #

Fee Amount

Fee Amount for Properties Listed (37 CFR 3.41): \$

Method of Payment: Enclosed Deposit Account

(Enter for payment by deposit account or if additional fees can be charged to the account.)

Deposit Account Number: #

Authorization to charge additional fees: Yes No

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. Charges to deposit account are authorized, as indicated herein.

Jason Paul DeMont

July 2, 2000

Name of Person Signing

Signature

Date

REAFFIRMATION OF IP ASSIGNMENT AND ACCEPTANCE

This REAFFIRMATION OF IP ASSIGNMENT AND ACCEPTANCE (this "Reaffirmation of IP Assignment"), is made by and among MICHAEL DAVID ERLANGER ("Michael"), of Westport in the County of Fairfield and State of Connecticut and CONSTANCE HIRT ERLANGER ("Constance"), of Westport in the County of Fairfield and State of Connecticut (Michael and Constance, jointly and severally, shall hereinafter be referred to as "Contributor"), this 26th day of June, 2000, to and in favor of MARKETCORE.COM, INC., a Delaware corporation ("Marketcore").

WHEREAS, by that certain IP ASSIGNMENT AND ACCEPTANCE of May 9, 2000 ("IP Assignment and Acceptance"), Contributor granted to Marketcore, as of May 9, 2000, a one-hundred percent (100%) undivided interest of Contributor's right, title and interest, in and to the following patent applications (the "Patent Applications"):

(1) United States Patent Application Serial No. 09/178,400, "A Data Processing System For Providing An Efficient Market For Loans and Lines of Credit," filed October 24, 1998;

(2) United States Patent Application Serial No. 09/296,573, "A Data Processing System For Providing An Efficient Market For Insurance and Reinsurance", filed April 22, 1999;

(3) United States Patent Application Serial No. 09/370,619, "A Data Processing System For Providing An Efficient Market For Loans and Lines of Credit," filed August 7, 1999;

NOW THEREFORE, in consideration of the foregoing, the mutual promises contained herein and in the IP Assignment and Acceptance and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each of Contributor and Marketcore hereby severally agree as follows:

Contributor hereby reaffirms the IP Assignment and Acceptance, and by that IP Assignment and Acceptance and by these presents, assigns and sets over to Marketcore, as of May 9, 2000, a one-hundred percent (100%) undivided interest in the Patent Applications, any inventions disclosed therein, and any and all Letters Patent that may be granted thereon, in and for the United States or any foreign country, including any continuation, division, renewal, extension, substitute, or reissue thereof, all treaty and convention rights, all rights of priority arising from the aforesaid applications, and the right to sue for past, present, and future infringement, the same to be held and enjoyed by Marketcore, its successors, assigns, or other legal representatives, to the full ends of the terms for which all Letters Patent therefor may be granted, as fully and entirely as the same would have been held and enjoyed by the undersigned if this assignment and sale had not been made.

Contributor hereby authorizes Marketcore to make applications for the protection of the Patent Applications in its own name, and maintain such protection in any and all countries

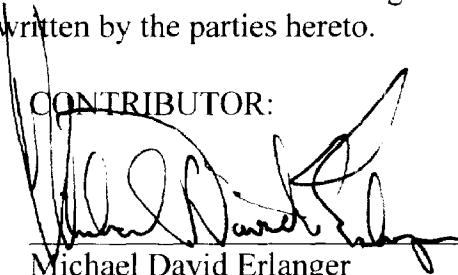
foreign to the United States, and to invoke and claim for any application for patent or other form of protection in connection with the Patent Applications, without further authorization from Contributor, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements. Contributor hereby authorizes and requests the Commissioner for Patents of the United States, and any official of any country whose duty it is to issue Letters Patent on applications, to issue all such Letters Patent on the Patent Applications to Marketcore, as assignee of the entire right, title and interest in. to and under the same.

Contributor hereby consents that this Reaffirmation of IP Assignment shall be deemed a full legal and formal equivalent of any document that may be required in any country as to the proof of the right of Marketcore to apply for patent or other form of protection in connection with the Patent Applications and to claim the aforesaid benefit of the right of priority in respect thereof. In the event of any conflict between the IP Assignment and Acceptance and this Reaffirmation of IP Assignment, the IP Assignment and Acceptance shall control.

Contributor shall, at Marketcore's request, but without charge to Contributor and at Marketcore's sole cost and expense, execute such documents, and do such reasonable acts that may be necessary to evidence Contributor's assignment to Marketcore of the Patent Applications in connection with all applications, patents, or other forms of protection Marketcore may seek in the prosecution of the Patent Applications.

IN WITNESS WHEREOF, this Reaffirmation of IP Assignment was executed and delivered the day and year first above written by the parties hereto.

CONTRIBUTOR:



Michael David Erlanger

State of NEW YORK)
) ss
 County of NEW YORK)

Before me this 26th day of June 2000, personally appeared Michael David Erlanger, to me personally known to be the person described in and who executed the above instrument, and acknowledged to me that he/she executed the same of his own free will for the purposes therein set forth.



Notary Public

ALICE HA
Notary Public, State of New York
No. 01HA6038388
Qualified in Queens County
Commission Expires March 13, 2002

Constance Hirt Erlanger
Constance Hirt Erlanger

State of NEW YORK)
) SS
County of NEW YORK)

Before me this 26th day of June 2000, personally appeared Constance Hirt Erlanger, to me personally known to be the person described in and who executed the above instrument, and acknowledged to me that he/she executed the same of his own free will for the purposes therein set forth.

Alice Ha
Notary Public **ALICE HA**
 Notary Public, State of New York
 No. 01HA6038388
 Qualified in Queens County
 Commission Expires March 13, 200 2

AGREED AND ACCEPTED:

MARKETCORE.COM, INC.

By: [Signature]
Name: **CHAIRMAN'S CEO**
Title: **MICHAEL KIRLANGER**