

09-07-2000

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To the Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies): David F. BROADBENT, Redge L. COOK, Paul B. COLEMAN, William S. HARTEN. Includes checkboxes for Individual(s), Association, General Partnership, Limited Partnership, Corporation-State, and Other.

2. Name and address of receiving party(ies): Name: OnePipeline.com, Street Address: 6322 South 3000 East, Suite 200, City: Salt Lake City, State: Utah ZIP: 84121. Includes checkbox for Additional name(s) & address(es) attached?

3. Nature of conveyance: Includes checkboxes for Assignment, Security Agreement, Other, Merger, and Change of Name. Execution Date: August 22, 2000, August 22, 2000, August 23, 2000 and August 23, 2000 respectively.

4. Application number(s) or patent number(s): If this document is being filed together with a new application, the execution date of the application is: August 24, 2000. Includes checkboxes for Additional numbers attached?

5. Name and address of party to whom correspondence concerning document should be mailed: Erwin J. Basinski, Morrison & Foerster LLP, 425 Market Street, San Francisco, California 94105-2482.

6. Total number of applications and patents involved: 1. 7. Total fee (37 C.F.R. § 3.41): \$40.00. Includes checkboxes for Enclosed and Authorized to be charged to deposit account. 8. Deposit account number: 03-1952.

The Commissioner is hereby authorized to charge any fees under 37 C.F.R. § 1.21 that may be required by this paper, or to credit any overpayment to Deposit Account No. 03-1952.

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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. Name: Erwin J. Basinski, Registration No: 34,773. Includes handwritten signature and date (Aug 24, 2000).

Total number of pages comprising cover sheet, attachments and document: 2

Mail documents to be recorded with required cover sheet information to: U.S. Patent and Trademark Office, Office of Public Records, Box Assignments, Crystal Gateway 4, Room 335, Washington, D.C. 20231

sf-947806

**ASSIGNMENT
JOINT**

THIS ASSIGNMENT, by David F. BROADBENT, Redge L. COOK, Paul B. COLEMAN and William S. HARTEN (hereinafter referred to as the assignors), residing at Salt Lake City, Utah, Sandy, Utah, Draper, Utah, and Woods Cross, Utah, respectively, witnesseth:

WHEREAS, said assignors have invented certain new and useful improvements in METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM, set forth in an application for Letters Patent of the United States, having an oath or declaration executed on even date herewith; and


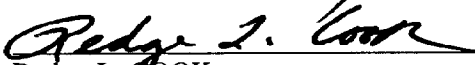
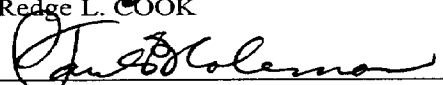

WHEREAS, OnePipeline.com, a corporation duly organized under and pursuant to the laws of Delaware and having its principal place of business at Old Mill Corporate Center, 6322 South 3000 East, Suite 200, Salt Lake City, Utah 84121 (hereinafter referred to as the assignee) is desirous of acquiring the entire right, title and interest in and to said inventions and said application for Letters Patent of the United States, and in and to any Letters Patent or Patents, United States or foreign, to be obtained therefor and thereon:

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and sufficient consideration, the receipt of which is hereby acknowledged, said assignors have sold, assigned, transferred and set over, and by these presents do sell, assign, transfer and set over, unto said assignee, its successors, legal representatives and assigns, the entire right, title and interest in and to the above-mentioned inventions, application for Letters Patent, and any and all Letters Patent or Patents in the United States of America and all foreign countries which may be granted therefor and thereon, and in and to any and all divisions, continuations and continuations-in-part of said application, or reissues or extensions of said Letters Patent or Patents, and all rights under the International Convention for the Protection of Industrial Property, the same to be held and enjoyed by said assignee, for its own use and the use of its successors, legal representatives and assigns, to the full end of the term or terms for which Letters Patent or Patents may be granted, as fully and entirely as the same would have been held and enjoyed by the assignors, had this sale and assignment not been made.

AND for the same consideration, said assignors hereby covenant and agree to and with said assignee its successors, legal representatives and assigns, that, at the time of execution and delivery of these presents, said assignors are the sole and lawful owners of the entire right, title and interest in and to said inventions and the application for Letters Patent above-mentioned, and that the same are unencumbered and that said assignors have good and full right and lawful authority to sell and convey the same in the manner herein set forth.

AND for the same consideration, said assignors hereby covenant and agree to and with said assignee, its successors, legal representatives and assigns, that said assignors will, whenever counsel of said assignee, or the counsel of its successors, legal representatives and assigns, shall advise that any proceeding in connection with said inventions, or said application for Letters Patent, or any proceeding in connection with Letters Patent for said inventions, or said application, including interference proceedings, is lawful and desirable, or that any division, continuation or continuation-in-part of any application for Letters Patent or any reissue or extension of any Letters Patent, to be obtained thereon, is lawful and desirable, sign all papers and documents, take all lawful oaths, and do all acts necessary or required to be done for the procurement, maintenance, enforcement and defense of Letters Patent for said inventions, without charge to said assignee, its successors, legal representatives and assigns, but at the cost and expense of said assignee, its successors, legal representatives and assigns.

AND said assignors hereby request the Commissioner of Patents to issue said Letters Patent of the United States to said assignee as the assignee of said inventions and the Letters Patent to be issued thereon for the sole use of said assignee, its successors, legal representatives and assigns.

<u>8/22/00</u> Date	 _____ David F. BROADBENT
<u>August 22, 2000</u> Date	 _____ Redge L. COOK
<u>8/23/2000</u> Date	 _____ Paul B. COLEMAN
<u>8/23/00</u> Date	 _____ William S. HARTEN