

10-24-2000

FORM PTO-1205
(Rev. 9-92)
OMB No. 0251-0011 (imp. 404)

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SHEET

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

9.27.00

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Tab settings

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

1. Name of conveying party(ies):

Matt Andrew Palmgren and
Christian John Wypasek

Additional name(s) of conveying party(ies) attached? Yes No

3. Nature of conveyance:

- Assignment Merger
- Security Agreement Change of Name
- Other _____

Execution Date: 9/25/2000 and 9/27/2000

2. Name and address of receiving party(ies)

Name: GE Capital Mortgage Corporation

Internal Address: _____

Street Address: 6601 Six Forks Road

City: Raleigh State: NC ZIP: 27615

Additional name(s) & address(es) attached? Yes No

4. Application number(s) or patent number(s): Docket No. 109.0002

If this document is being filed together with a new application, the execution date of the application is: 9/25/2000

A. Patent Application No.(s)

B. Patent No.(s)

09671005

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Peter H. Priest

Internal Address: _____

Law Offices of Peter H. Priest, PLLC

Street Address: 529 Dogwood Drive

City: Chapel Hill State: NC ZIP: 27516

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 copy of this page if paying by deposit account)

DO NOT USE THIS SPACE

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.

Peter H. Priest
Name of Person Signing

Peter H. Priest
Signature

Sept. 27, 2000
Date

Total number of pages including cover sheet, attachments, and document: 3

Mail documents to be recorded with required cover sheet information to:
Commissioner of Patents & Trademarks, Box Assignments
Washington, DC 20231

PATENT
REEL: 011168 FRAME: 0504

PTO
1001/9
09/27/00

ASSIGNMENT AND AGREEMENT

For value received, we, Matt Andrew Palmgren of Raleigh, North Carolina and Christian John Wypasek of Mint Hill, North Carolina, hereby sell, assign and transfer to GE Capital Mortgage Corporation, a corporation of the State of Delaware, having an office at 6601 Six Forks Road, Raleigh, North Carolina 27615, and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to **METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL HAZARDS MODEL TO EVALUATE LOAN RISK**, 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 we also concurrently hereby sell, assign and transfer to GE Capital Mortgage Corporation 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.

We authorize GE Capital Mortgage Corporation 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 us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We 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 GE Capital Mortgage Corporation to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to GE Capital Mortgage Corporation in the United States and in all countries foreign to the United States, or to such nominees as GE Capital Mortgage Corporation may designate.

We agree that, when requested, we shall, without charge to GE Capital Mortgage Corporation but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

Matt Andrew Palmgren
Matt Andrew Palmgren

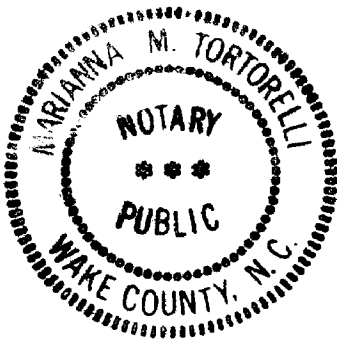
Date: 9/27/00

United States of America)

State of North Carolina) ss.:

County of Wake

On this 27th day of September, 2000, before me personally came Matt Andrew Palmgren, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.



Marianna M. Tortorelli

Notary Public

My Commission Expires: Sept. 27, 2003

Christian John Wypasek
Christian John Wypasek

Date: 9/25/2000

United States of America)

State of North Carolina) ss.:

County of Mecklenburg

On this 25th day of September, 2000, before me personally came Christian John Wypasek, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Sharon D. Smith
Notary Public

My Commission Expires March 15 2004

My Commission Expires March 15, 2004