

12-06-2000

FORM PTO-1595
(Rev. 6-93)
OMB No. 0651-0011 (exp. 4/94)



IEET

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

101540928

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

1. Name of conveying parties: Tina M. Nocera;
Catherine S. Banat; Sarah C. Lee

11-28-00

Additional name(s) & party(ies) attached? Yes No

3. Nature of conveyance:

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

Execution Date: November 28, 2000

2. Name and address of receiving party(ies):

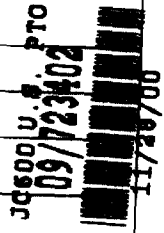
Name: Nocera & Associates, LLC

Internal Address: _____

Street Address: 66 Union Avenue

City: Nutley State: NJ Zip: 07110

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



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: November 28, 2000

A. Patent Application No.(s)

12/01/2000 UVA11 00000009 09723402
04 FC:581 40.00 OF

B. Patent No.(s)

Additional numbers attached? Yes No

09/723402

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

Name: Ernest D. Buff

Internal Address: _____

Ernest D. Buff & Associates, LLC

Street Address: 245 South Street

City: Morristown State: NJ Zip: 07960

6. Total number of applications and patents involved: one

7. Total fee (37 CFR 3.41)\$ X

- Enclosed
- Authorized to be charged to deposit account

8. Deposit account number: _____

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.

Ernest D. Buff

Name of Person Signing

Signature

November 28, 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 and Trademarks, Box Assignments
Washington, D.C. 20231

PATENT
REEL: 011294 FRAME: 0826

ASSIGNMENT

Assignment before issue of Letters Patent

Docket No. 0015-10

WHEREAS, Tina M. Nocera, Catherine S. Banat and Sarah C. Lee, residents of Nutley, County of Essex, State of NJ; New York, County of New York, State of NY; New York, County of New York, State of NY, respectively,

(hereinafter "Assignors") have invented certain new and useful improvements in METHOD FOR DEVELOPING ANSWER-OPTIONS TO ISSUE-QUESTIONS RELATING TO PERSONAL FINANCE AND INVESTMENT

(hereinafter "invention") for which Assignor is making or has made application for LETTERS PATENT OF THE UNITED STATES, which application has been duly executed by Assignor on the day(s) and date(s) of these presents.

AND WHEREAS, NOCERA & ASSOCIATES, LLC a limited liability company organized and existing under the laws of the State of New Jersey, U.S.A., having a place of business at 66 Union Avenue, Nutley, Essex County, New Jersey, U.S.A., hereinafter called the Assignee, is desirous of acquiring the entire right, title and interest in and to said invention within the United States of America and its territorial possessions and all foreign countries and any United States or foreign LETTERS PATENT that may be granted therefor.

NOW, THIS INDENTURE WITNESSETH, that for good and valuable considerations, the receipt whereof is hereby acknowledged, Assignors have assigned, sold and transferred, and do hereby assign, sell and transfer to the said Assignee the entire right, title and interest in and to the said invention, within the United States of America and its territorial possessions and all foreign countries and in and to any LETTERS PATENT of the United States and foreign countries, including utility models, inventor's certificates and like government grants, and all divisions, reissues, continuations and extensions thereof that may be granted therefor, and the right to apply for LETTERS PATENT in foreign countries with full benefit of such priorities as may now or hereafter be granted to Assignors by local laws or by treaty, including any international convention, for the protection of industrial property, together with the right to extend the protection of said U.S. LETTERS PATENT to the various territorial possessions now owned or which may be hereafter acquired by the United States of America, all said rights to be held and enjoyed by the Assignee for its own use and benefit, and for the use and benefit of its successors or assigns, to the full end of the term for which said LETTERS PATENT may be granted, as fully and entirely as the same would have been held and enjoyed by Assignor if this assignment and sale had not been made. And Assignor does hereby request and authorize the Commissioner of Patents and Trademarks, U.S.A., to issue said U.S. LETTERS PATENT, when granted, in accordance with this assignment.

Assignors further covenant and agree with the Assignee that Assignors have a full and unencumbered title to the invention hereby assigned, which title Assignors warrant unto the Assignee, and Assignors further agree that Assignor will, without demanding any further consideration therefor, at the request but at the expense of the Assignee, do all lawful and just acts, including the execution and acknowledgment of instruments, that may be or become necessary for obtaining, sustaining, extending, reissuing or reexamining United States and foreign LETTERS PATENT or the like for the said invention, and for maintaining and perfecting the Assignee's right to said invention and LETTERS PATENT particularly in cases of interference, conflict, opposition and litigation.

IN TESTIMONY WHEREOF, I have hereunto set my hand this 28th day of November, 2000
Tina M. Nocera

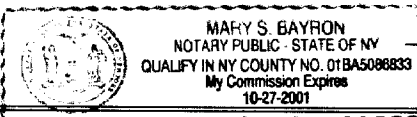
IN TESTIMONY WHEREOF, I have hereunto set my hand this 28th day of November, 2000
Catherine S. Banat

IN TESTIMONY WHEREOF, I have hereunto set my hand this 28th day of November, 2000
Sarah C. Lee

STATE OF New York)
)
COUNTY OF New York) ss.:

On this 28th day of November, 19 2000 before me personally appeared
Tina M. Nocera

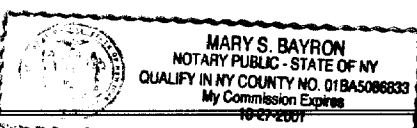
to me known and known to me to be the individual _____ described in and who executed the foregoing instrument,
and she he _____ acknowledged to me that she he _____ executed the same.

[SEAL]  My commission expires: _____
Mary S. Bayron Notary Public

STATE OF New York)
)
COUNTY OF New York) ss.:

On this 28th day of November, 19 2000 before me personally appeared
Catherine S. Banat

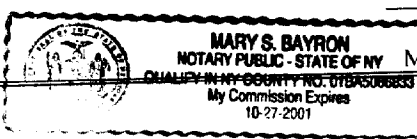
to me known and known to me to be the individual _____ described in and who executed the foregoing instrument,
and she he _____ acknowledged to me that _____ he _____ executed the same.

[SEAL]  My commission expires: _____
Mary S. Bayron Notary Public

STATE OF New York)
)
COUNTY OF New York) ss.:

On this 28th day of November, 19 2000 before me personally appeared
Sarah C. Lee

to me known and known to me to be the individual _____ described in and who executed the foregoing instrument,
and she he _____ acknowledged to me that she he _____ executed the same.

[SEAL]  My commission expires: _____
Mary S. Bayron Notary Public

Assignment

Tina M. Nocera
Catherine S. Banat
Sarah C. Lee

TO

NOCERA & ASSOCIATES, LLC

INVENTION:

METHOD FOR DEVELOPING
ANSWER-OPTIONS TO ISSUE-
QUESTIONS RELATING TO
PERSONAL FINANCE AND
INVESTMENT

Docket No: 0015-10

Nocera & Associates, LLC
66 Union Avenue
Nutley, NJ 07110

PATENT