

04-17-2001

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PATENTS ONLY

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

<p>1. Name of conveying party(ies):</p> <p>Gregg R. Olin</p>	<p>2. Name and address of receiving party(ies):</p> <p>X/Net Associates, Inc. 545 Cross Keys Office Park Fairport, New York 14450</p>
<p>3. Nature of conveyance:</p> <p><input checked="" type="checkbox"/> Assignment <input type="checkbox"/> Merger <input type="checkbox"/> Security Agreement <input type="checkbox"/> Change of Name <input type="checkbox"/> Other: _____</p> <p>Execution Date(s):</p> <p>1st (sole) Inventor: 1/5/2001 2nd Inventor: 3rd Inventor: 4th Inventor: 5th Inventor:</p>	
<p>4. Application number(s) or patent number(s): If this document is being filed together with a new application, the execution date(s) of the application is(are):</p> <p>1st (sole) Inventor: 2nd Inventor: 3rd Inventor: 4th Inventor:</p> <p>A. Patent Application No.(s): 09/731,174</p> <p>B. Patent No.(s):</p>	

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

**Gunnar G. Leinberg, Esq.
NIXON PEABODY LLP
Clinton Square
P.O. Box 31051
Rochester, New York 14603**

6. Total number of applications and patents involved: **1**

7. Total fee (37 CFR 3.41): **\$40.00**

Previously paid (see original transmittal)

A check in the amount of **\$40.00** is enclosed.

8. Deposit Account Number: 14-1138

Charge total fee to account.

Charge any additional fees to account.

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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.

Date: April 2, 2001

Gunnar G. Leinberg
Gunnar G. Leinberg
Registration No. 35,584

Certificate of Mailing - 37 CFR 1.8(a)	
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20531, on the date below.	
4/2/01	<u>Sherri A. Moscato</u>
Date	Sherri A. Moscato

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

ASSIGNMENT


WHEREAS, I, **Gregg R. Olin**, a **United States citizen**, residing at **21 Country Corner Lane, Fairport, New York 14450**, have invented certain new and useful improvements in **A METHOD AND SYSTEM FOR THE CREATION OF A CLASS OF LOAN SECURITIES** for which I have executed an application for Letters Patent in the United States, filed as U.S. Serial No. **09/731,174** on **December 6, 2000**;

AND WHEREAS, **X/Net Associates, Inc.**, a New York corporation, with its principal place of business at **545 Cross Keys Office Park, Fairport, New York 14450**, desires to acquire the entire right, title and interest in and to the said improvements and the said Application:

NOW, THEREFORE, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt of which is hereby acknowledged, I, the said inventor, do hereby acknowledge that I have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said **X/Net Associates, Inc.**, its successors, legal representatives and assigns, the entire right, title and interest throughout the world in, to and under the said improvements, and the said application and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and I hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said **X/Net Associates, Inc.** its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND I HEREBY covenant and agree that I will communicate to the said **X/Net Associates, Inc.** its successors, legal representatives and assigns, any facts known to us respecting said improvements and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said **X/Net Associates, Inc.**, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.

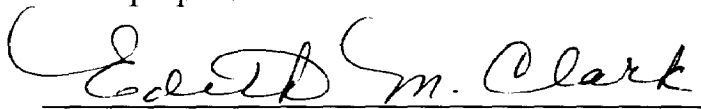
IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 5 day of January, 2001.



Gregg R. Olin

STATE OF New York
COUNTY OF Monroe SS:

This 5 day of January, 2001, before me personally came the above-named **Gregg R. Olin**, to me personally known as the individual who executed the same of his own free will for the purposes therein set forth.



Notary Public

EDITH M. CLARK
No. 01CL4865102
Notary Public, State of New York
Qualified in Monroe County
My Commission Expires 7-7-02

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