



## PATENT ASSIGNMENT

WHEREAS, I, **Michael M. Chlan**, a citizen of the United States of America residing at **10565 Kingsmark Trail, Alpharetta, Georgia**, in **Fulton** County, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on **December 2, 1998**, Serial No. **09/203,954**, and listing as inventor(s): **Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam**

WHEREAS, **Consumer Financial Network**, a Corporation of the State of Delaware, having its principal place of business at **4450 River Green Pkwy, Suite 100, Duluth, GA 30096**, is desirous of acquiring an interest in the same;

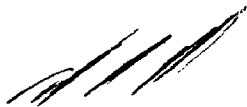
NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, **Michael M. Chlan**, by these presents do sell, assign and transfer unto **Consumer Financial Network**, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and

all Patents of the United States resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1/27/99  
Date

  
\_\_\_\_\_  
Michael M. Chlan

STATE OF Georgia COUNTY OF Gwinnett

Before me, a Notary Public in and for the State of Georgia, on this 27 day of January, 1999, personally appeared **Michael M. Chlan**, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

Jane E Solera  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_

NOTARY PUBLIC  
FULTON COUNTY GEORGIA  
MY COMMISSION EXPIRES  
FEBRUARY 12, 2002

## PATENT ASSIGNMENT

WHEREAS, I, **Richard E. Davis**, a citizen of the United States of America residing at **3262 Bluff Road, Marietta, Georgia**, in **Cobb County**, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on **December 2, 1998**, Serial No. **09/203,954**, and listing as inventor(s): **Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam**

WHEREAS, **Consumer Financial Network**, a Corporation of the State of **Delaware**, having its principal place of business at **4450 River Green Pkwy, Suite 100, Duluth, GA 30096**, is desirous of acquiring an interest in the same;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, **Richard E. Davis**, by these presents do sell, assign and transfer unto **Consumer Financial Network**, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and

all Patents of the United States resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1/27/99  
Date

Richard E. Davis  
Richard E. Davis

STATE OF Georgia COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 27<sup>th</sup> day of January, 1999, personally appeared **Richard E. Davis**, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

La Lyda Patterson  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_

Notary Public, Cobb County, Georgia  
My Commission Expires October 15, 1999

## PATENT ASSIGNMENT

WHEREAS, I, Steve L. Edwards, a citizen of the United States of America residing at 4096 North Arnold Mill Road, Woodstock, Georgia, in Cherokee County, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on December 2, 1998, Serial No. 09/203,954, and listing as inventor(s): Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam

WHEREAS, Consumer Financial Network, a Corporation of the State of Delaware, having its principal place of business at 4450 River Green Pkwy, Suite 100, Duluth, GA 30096, is desirous of acquiring an interest in the same;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, Steve L. Edwards, by these presents do sell, assign and transfer unto Consumer Financial Network, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and

all Patents of the United States resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1-27-99

Date

Steve L. Edwards  
Steve L. Edwards

STATE OF Georgia

COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 27<sup>th</sup> day of January, 1999, personally appeared **Steve L. Edwards**, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

Lashida Patterson  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_

Notary Public, Cobb County, Georgia  
My Commission Expires October 15, 1999

## PATENT ASSIGNMENT

WHEREAS, I, **Teresa J. Gillespie**, a citizen of the United States of America residing at **5720 Ashwood Trace, Alpharetta, Georgia, in Fulton County**, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on **December 2, 1998**, Serial No. **09/203,954**, and listing as inventor(s): **Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam**

WHEREAS, **Consumer Financial Network**, a Corporation of the State of **Delaware**, having its principal place of business at **4450 River Green Pkwy, Suite 100, Duluth, GA 30096**, is desirous of acquiring an interest in the same;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, **Teresa J. Gillespie**, by these presents do sell, assign and transfer unto **Consumer Financial Network**, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and



all Patents of the United States resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1/29/99

Date

Teresa J. Gillespie  
Teresa J. Gillespie

STATE OF Georgia

COUNTY OF Gwinnett

Before me, a Notary Public in and for the State of Georgia, on this 29 day of January, 1999, personally appeared **Teresa J. Gillespie**, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

Jane E. Sotere  
NOTARY PUBLIC

My Commission Expires: 2/12/02

PATENT ASSIGNMENT

WHEREAS, I, **John M. Young**, a citizen of the United States of America residing at **4000 Post Gate Drive, Cumming, Georgia**, in **Forsyth County**, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on **December 2, 1998**, Serial No. **09/203,954**, and listing as inventor(s): **Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam**

WHEREAS, **Consumer Financial Network**, a Corporation of the State of Delaware having its principal place of business at **4450 River Green Pkwy, Suite 100, Duluth, GA 30096**, is desirous of acquiring an interest in the same;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, **John M. Young**, by these presents do sell, assign and transfer unto **Consumer Financial Network**, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and all Patents of the United States

resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1/29/1999  
Date

John M. Young  
John M. Young

STATE OF Georgia

COUNTY OF Cwinnet

Before me, a Notary Public in and for the State of Georgia, on this 29 day of January, 1999, personally appeared John M. Young, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

James L. Sotera  
NOTARY PUBLIC

My Commission Expires: 2/12/02

PATENT ASSIGNMENT

WHEREAS, I, <sup>5 CAB</sup> Charles A. Beam, a citizen of the United States of America residing at 468~~7~~ Avocet Drive, Norcross, Georgia, in Gwinnett County, have invented certain inventions and improvements disclosed in an application for United States Letters Patent entitled **COMPARATIVE QUOTING SYSTEM FOR MULTIPLE PROVIDERS, PRODUCTS, CLIENTS, AND USERS WITH EASILY EXTENSIBLE HETEROGENEOUS PROVIDER SUPPORT AND CLIENT BILLING**, which was executed on even date herewith, and filed in the United States Patent and Trademark Office on December 2, 1998, Serial No. 09/203,954, and listing as inventor(s): Michael M. Chlan, Richard E. Davis, Steve L. Edwards, Teresa J. Gillespie, John M. Young, and Charles A. Beam

WFT FAS, Consumer Financial Network, a Corporation of the State of Delaware, having its principal place of business at 4450 River Green Pkwy, Suite 100, Duluth, GA 30096, is desirous of acquiring an interest in the same;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, Charles A. Beam, by these presents do sell, assign and transfer unto Consumer Financial Network, the full, exclusive and entire right, title and interest: (i) in and to all inventions and improvements disclosed and described in said application, (ii) in and to said application, (iii) in and to any divisional, continuation, and continuation-in-part applications describing in whole or in part said inventions and improvements, preparatory to obtaining Patents of the United States therefore, (iv) in and to any reissues of the aforementioned, (v) in and to any provisional patent applications filed in the United States describing in whole or in part the said inventions and improvements, from which priority may be claimed under Title 35 of the United States Code, and (vi) in and to the right to claim any applicable foreign and domestic priority rights arising from such provisional patent applications; I also hereby acknowledge that an obligation for this assignment and for the assignment of all related subject matter arose before the making of the invention and improvements disclosed and described in said application; and I hereby request the Commissioner of Patents to issue any and

all Patents of the United States resulting from said application, or from a division, continuation, continuation-in-part, or reissue thereof, to **Consumer Financial Network** as Assignee, for its interest and for its sole use and behoof of its assigns and legal representatives;

For the same consideration, I, by these presence do sell, assign and transfer to **Consumer Financial Network** the full, exclusive and entire right, title and interest in and to any foreign application or applications corresponding to said application, in whole or in part, in countries other than the United States, in and to any Patents and similar protective rights granted on said foreign application, and in and to the right to claim any applicable priority rights arising from or required for said foreign application under the terms of any applicable conventions, treaties, statutes, or regulations; said foreign applications to be filed and issued in the name of **Consumer Financial Network** and or its respective designees, insofar as permitted by applicable law; and

AND, for the same consideration, I agree to sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and other applications, make all assignments and rightful oaths, and generally do everything possible to aid **Consumer Financial Network** and its successors, assigns, and nominees to obtain and enforce proper protection for all said inventions and improvements in all countries throughout the world.

1-28-1999

Date

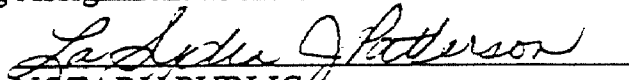


Charles A. Beam

STATE OF Georgia

COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 28<sup>th</sup> day of January, 1999, personally appeared **Charles A. Beam**, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

  
NOTARY PUBLIC

My Commission Expires: \_\_\_\_\_  
Notary Public, Cobb County, Georgia  
My Commission Expires October 15, 1999