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ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor (hereinafter singly and collectively, "ASSIGNOR") of the address(es) indicated below, has invented subject matter disclosed in the patent application entitled COVERAGEMAKER for which a provisional application for Letters Patent of the United States was filed as U.S. Serial No, 60/262,534 on January 18, 2001, and has invented subject matter application disclosed in the patent application entitled SYSTEM AND METHOD OF DISPENSING INSURANCE THROUGH A COMPUTER NETWORK for which an application of Letters Patent of the United States was filed on January 18, 2002 as U.S. Serial No.

AND WHEREAS, Coveragemaker, Inc., a corporation having its principal place of business and a mailing address at 1300 S. Milton, Suite 218, Flagstaff, AZ 86001, and International Insurance Group, Inc., a corporation having its principal place of business and a mailing address at 1300 S. Milton, Suite 218, Flagstaff, AZ 86001 (hereinafter collectively "ASSIGNEE") are desirous of acquiring an interest therein:

AND WHEREAS, a "formal application," as referred to herein, shall mean any provisional, nonprovisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the aforesaid applications, to the invention as described in the aforesaid applications, and to all formal applications which may be filed based in whole or in part on one or more of the aforesaid applications, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives. The parties agree that all royalties resulting from conumercialization of this patent application, patents issuing therefrom, in any and all foreign countries and in and to any and all divisions, reissues, continuations, and extensions thereof, shall be divided fifty (50%) percent to Coveragemaker, Inc., and fifty (50%) percent to International Insurance Group, Inc.

AND HEREBY AGREE to transfer, upon request of ASSIGNEE, its successors, assigns and legal representatives, and without further remuneration, a like interest in and to any improvements and formal applications based thereon, growing out of or relating to the invention disclosed in the application; and, without further remuneration, to provide all reasonable assistance and execute any papers requested by ASSIGNEE, its successors, assigns and legal representatives, to preserve and/or acquire ASSIGNEE's full protection and title in and to the invention hereby transferred and any improvements therein,

AGREEING, FURTHERMORE, upon request of ASSIGNEE, and without further remuneration, to execute any and all papers desired by ASSIGNEE for the filing and granting of formal applications based on the invention or improvements therein, and the perfecting of title thereto in ASSIGNEE.

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LIECUTED as of the date(s) written below by ABEKINOR:

INVENTOR'S

APPRES

MONATURE DATE

Andres L. Labelle

1410 Qillumwater Flagstoff, AZ 86001

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