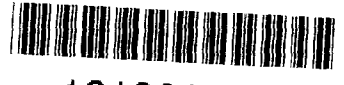


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Form PTO-1595 (Rev. 03/01) OMB No. 0651-0027 (exp. 5/31/2002)



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

1. Name of conveying party(ies):  
 Christopher Antonello  
 Kevin James Brimhall  
 Deborah Kay McLennan  
 Julia Wallace Curtis  
 Robert Peter Noble

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

1-6-02

2. Name and address of receiving party(ies)  
 Name: GE Mortgage Holdings, LLC  
 Internal Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Street Address: 6601 Six Forks Road  
 \_\_\_\_\_  
 \_\_\_\_\_  
 City: Raleigh State: NC Zip: 27615  
 Additional name(s) & address(es) attached?  Yes  No

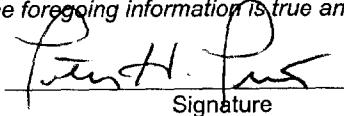
3. Nature of conveyance:  
 Assignment  Merger  
 Security Agreement  Change of Name  
 Other \_\_\_\_\_  
 Execution Date: 12/4/2001

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: \_\_\_\_\_  
 A. Patent Application No.(s) 09/682,851 B. Patent No.(s) \_\_\_\_\_  
 Additional numbers attached?  Yes  No

5. Name and address of party to whom correspondence concerning document should be mailed:  
 Name: Peter H. Priest  
Priest & Goldstein, PLLC  
 Internal Address: \_\_\_\_\_  
 \_\_\_\_\_  
 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)

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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.*  
Peter H. Priest  January 14, 2002  
 Name of Person Signing Signature Date  
 Total number of pages including cover sheet, attachments, and documents:  3

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

02/13/2002 TDIAZ1 00000153 09602851  
01 FC:301 40.00 UP

PATENT REEL: 012563 FRAME: 0685

## ASSIGNMENT AND AGREEMENT

For value received, we, Christopher Antonello of Raleigh, North Carolina, Kevin James Brimhall of Raleigh, North Carolina, Deborah Kay McLennan of Leawood, Kansas, Julia Wallace Curtis of Raleigh, North Carolina, and Robert Peter Noble of Wake Forest, North Carolina, hereby sell, assign and transfer to GE Mortgage Holdings, LLC, a corporation of the State of North Carolina, 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 PRESENTING OFFERS TO QUALIFIED CONSUMERS** which was filed as Serial No. 09/682,851 on October 24, 2001, 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 Mortgage Holdings, LLC, 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 Mortgage Holdings, LLC 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 Mortgage Holdings, LLC 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 Mortgage Holdings, LLC in the United States and in all countries foreign to the United States, or to such nominees as GE Mortgage Holdings, LLC may designate.

We agree that, when requested, we shall, without charge to GE Mortgage Holdings, LLC 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.

Christopher Antonello  
Christopher Antonello

Date: 01/08/02

Kevin James Brimhall  
Kevin James Brimhall

Date: 1/9/02

Deborah Kay McLennan  
Deborah Kay McLennan

Date: 12/4/01

Julia Wallace Curtis  
Julia Wallace Curtis

Date: 1/9/02

Robert Peter Noble  
Robert Peter Noble

Date: 1/10/02