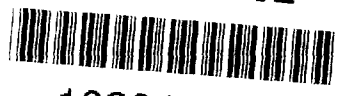


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PATENTS ONLY

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

FINANCE SECTION

1. Name of conveying party(ies):
Peter MELCHIOR
Lenore MELTZER

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

3-13-02

2. Name and address of receiving party(ies):
Name: TradeCard, Inc.
Internal Address: _____

3. Nature of conveyance:
 Assignment Merger
 Security Agreement Change of Name
 Other _____
Execution Date: March 4, 2002

Street Address: 75 Maiden Lane, 12th Floor
City: New York State: NY ZIP: 10038
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: _____
A. Patent Application No.(s)
09/981,642
B. Patent No.(s)

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:
BROWN RAYSMAN MILLSTEIN FELDER & STEINER LLP
900 Third Avenue
New York, New York 10022
(212) 895-2000

6. Total number of applications and patents involved: 1
7. Total fee (37 CFR 3.41):..... \$ 40.00
 Check enclosed
 Authorized to be charged to deposit account
8. Deposit account number: 02-4270
(Attach duplicate copy of this page by deposit account)
Please charge any additional fees required, or credit any overpayment, to the above deposit account

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.
James J. Woods, Reg. No. 47,184
Name of Person Signing James J. Woods Signature 3/5/02 Date
Total number of pages including cover sheet, attachments and document: 4

04/03/2002 TD AZ1
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Mail documents to be recorded with required cover sheet information to:
Commissioner of Patents and Trademarks
Box Assignments
Washington, D.C. 20231

ASSIGNMENT

WHEREAS, we, Peter MELCHIOR, a citizen of Netherlands, residing at 8 Ledge Brook Road, Stamford, Connecticut 06902, and Lenore MELTZER, a citizen of the United States of America, residing at 81 Chester Place, #D-2, Englewood, New Jersey 07631 have invented one or more inventions (hereinafter referred to as "said invention(s)") disclosed in an application for Letters Patent of the United States titled PROVIDING CARGO INSURANCE IN A FULL SERVICE TRADE SYSTEM (hereinafter referred to as "said application"), said application having been filed on October 16, 2001 and assigned application Serial No. 09/981,642.

WHEREAS, TradeCard, Inc. (hereinafter together with its successors and assigns referred to as "the Assignee"), a Delaware corporation, having a place of business at 75 Maiden Lane, 12th Floor, New York, New York 10038 is desirous of obtaining all right, title and interest in, to and under said invention(s) and said application; and

NOW, THEREFORE, for good and valuable considerations, the receipt and sufficiency of which we hereby acknowledge, we have sold, assigned, transferred and set over, and by these presents hereby sell, assign, transfer and set over to the Assignee all right, title and interest in, to and under said invention(s) and said application, including the right to apply for any Letters Patent of the United States of America and in any and all foreign countries on said invention(s), and any and all other applications for Letters Patent on said invention(s), in whatsoever countries, including all divisional, renewal, substitute, continuation, continuation-in-part and convention applications based in whole or in part upon said invention(s) or upon said application, and any and all Letters Patent which may issue thereon in the United States and foreign countries, and any and all reissues, extensions, renewals, divisions, continuations or continuations-in-part of Letters Patent granted for said invention(s) or upon said applications, to the full term or terms for which said Letters Patent may be issued, and every priority right that is or may be predicated upon or arise from said invention(s), said application and said Letters Patent, the same to be held and enjoyed by the Assignee for its own use and benefit fully and entirely as if the same would have been held and enjoyed by us had this Assignment not been made. We hereby authorize the Assignee to file patent applications in any and all countries on any or all of said invention(s) in our names, or in its name, or otherwise as the Assignee may deem advisable, under the International Convention or otherwise.

We hereby authorize the Commissioner of Patents and Trademarks of the United States, and any official of any other country empowered to issue patents, to record this Assignment, and to issue or transfer all said Letters Patent on said invention(s) to the Assignee as owner of all right, title and interest therein, or otherwise as the Assignee may direct, in accordance with the terms of this Assignment.

We hereby represent and warrant that we have the full right to convey the entire right and interest herein assigned, that there are no rights or interests outstanding inconsistent with the rights and interests granted herein, and that we will not execute any instrument or grant or transfer any rights or interests inconsistent with the rights and interests granted herein.

Page 1 of 3

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PATENT
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We hereby covenant and agree that we will, upon request of the Assignee, communicate to the Assignee any facts known to us relating to said invention(s) and the history thereof, testify in any legal proceeding, execute all lawful papers including without limitation all divisional, continuing and reissue applications and all rightful oaths and declarations, and generally do all further acts which may be deemed necessary by the Assignee to obtain and enforce proper patent protection for said invention(s) in all countries.

IN TESTIMONY WHEREOF, we have executed this document on the date indicated below.

Date:

3/4/02

(Signature) Peter MELCHIOR

STATE OF

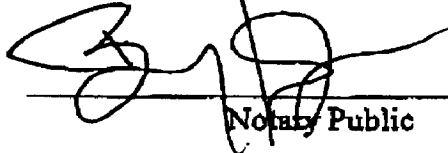
N.Y.

COUNTY OF

New York

)) ss.:

On this 4 day of March 2002, before me came Peter MELCHIOR, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.



Notary Public

BARRY D. LITES
Notary Public, State of New York
No. 31-6054470
Qualified in New York County
Commission Expires 5-17-20 02

Date: 3/4/02

Lenore Meltzer
(Signature) Lenore MELTZER

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

On this 4 day of March, 2002, before me came Lenore MELTZER, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he/she has acknowledged to me that he/she has executed the same.

[Signature]
Notary Public

BARRY D. LITEN
Notary Public, State of New York
No. 51-8854470
Qualified in New York County
Commission Expires 5-17-03 62