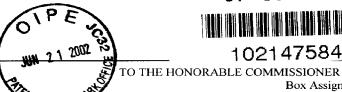
07-09-2002





EET
Attorney Docket Number

Attorney Docket Number <u>11559-003</u>

TO THE HONORABLE COMMISSIONER OF PATENTS AND TRADEMARKS
Box Assignment
Washington, DC 20231

Please record the attached original documents or copy thereof. 2. Name and address of receiving party(ies): 1. Name of conveying party(ies): Reserve Solutions, Inc. Bruce Bent, Bruce Bent II and Mark Vernaglia Name: Additional name(s) of conveying party(ies) attached? □ Yes ⋈ No Address: 1250 Broadway 3. Nature of conveyance: New York, New York 10001 ■ Assignment □ Merger Country (if other than USA): _____ □ Security Agreement □ Change of Name □ Other _ Execution Date: June 10, 2002; June 10, 2002; and June 10, 2002 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: B. Patent No.(s) A. Patent Application No.(s) 10/092,279 Additional numbers attached? □ Yes No Name and address of party to whom correspondence 6. Number of applications concerning document should be mailed: and patents involved: 1 PENNIE & EDMONDS LLP 7. Total fee (37 CFR 3.41):.....\$ 40.00 1155 Avenue of Americas Please charge to the deposit account listed in Section 8. New York, N.Y. 10036-2711 Deposit account number: 16-1150 DO NOT USE THIS SPACE 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 Steven I. Wallach 35,402 Reg. No. Name of Person Signing Signature Date By: Dwight H. Renfrew, Jr. 594 10092279 Reg Name of Person Signing Signature 07/08/2002 LMUELLER 00000085 161150 Total number of pages including cover sheet: 3 40.00 CH 01 Fd=581

Mail documents to be recorded with required cover sheet information to:

Commissioner of Patents & Trademarks, Box Assignment

Washington, D.C. 20231

PATENT NY2 - 1328556.1

REEL: 013053 FRAME: 0129

ASSIGNMENT

WHEREAS, WE, Bruce Bent, Bruce Bent II, and Mark Vernaglia, ASSIGNORS, citizens of the United States, residing at ;1250 Broadway, New York, New York 10001, 99 Jane Street, Apt. 11B, New York, New York 10014;, and 3 Jockey Terrace North, Colts Neck, New Jersey 07722 respectively, are the inventors of the invention in SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR DEFERRED INCOME ARRANGEMENTS for which we have executed an application for a Patent of the United States

	which is executed on		even date herewith or		
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- which is identified by Pennie & Edmonds LLP docket no. 11559-003-999
- which was filed on March 6, 2002, Application No. 10/092,279

and WHEREAS, Reserve Solutions, Inc., a corporation organized under the laws of the state of Delaware, with principal offices at 1250 Broadway, New York, New York 10001, ASSIGNEE is desirous of obtaining our entire right, title and interest in, to and under the said invention and the said application:

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) to us in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, we, the said ASSIGNORS, have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, our entire right, title and interest in, to and under the said invention, and the said United States application and all divisions, renewals and continuations thereof, and all Patents of the United States which may be granted thereon and all reissues and extensions thereof; and all applications for industrial property protection, including, without limitation, all applications for patents, utility models, and designs which may hereafter be filed for said invention in any country or countries foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the Patent Laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and all forms of industrial property protection, including, without limitation, patents, utility models, inventors' certificates and designs which may be granted for said invention in any country or countries foreign to the United States and all extensions, renewals and reissues thereof;

AND WE HEREBY authorize and request the Commissioner of Patents and Trademarks of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as aforesaid, to issue the same to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we have full right to convey the entire interest herein assigned, and that we have not executed, and will not execute, any agreement in conflict herewith.

AND WE HEREBY further covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, reissue and foreign applications, make all rightful oaths, and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper protection for said invention in all countries.

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Assignment of 10/092,279 - Page 2 of 2

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RECORDED: 06/21/2002