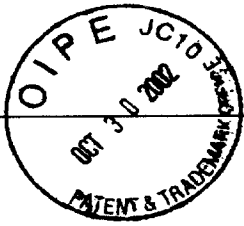


11-08-2002

Attorney Docket Number  
11559-006

102276748

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

TRADEMARKS

103002

Please record the attached original documents or copy thereof.

1. Name of conveying party(ies): <b>Bruce Bent, Bruce Bent II, and Mark Vernaglia</b> Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		2. Name and address of receiving party(ies): Name: <b>Reserve Solutions, Inc.</b> Address: <b>1250 Broadway</b> <b>New York, New York 10001</b> Country (if other than USA): _____									
3. Nature of conveyance: <input checked="" type="checkbox"/> Assignment <input type="checkbox"/> Merger <input type="checkbox"/> Security Agreement <input type="checkbox"/> Change of Name <input type="checkbox"/> Other _____ Execution Date: <b>October 24, 2002, October 24, 2002, and October 24, 2002 respectively</b>											
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) <b>10/183,661</b> B. Patent No.(s) _____ Additional numbers attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
5. Name and address of party to whom correspondence concerning document should be mailed: <b>PENNIE &amp; EDMONDS LLP</b> <b>1155 Avenue of Americas</b> <b>New York, N.Y. 10036-2711</b>		6. Number of applications and patents involved: <b>1</b> 7. Total fee (37 CFR 3.41): .....\$ <b>40.00</b> Please charge to the deposit account listed in Section 8. 8. Deposit account number: <b>16-1150</b>									
<b>DO NOT USE THIS SPACE</b>											
9. Statement and signature. <i>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.</i> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;"> <b>For: Steven I. Wallach</b>          Name of Person Signing       </td> <td style="width: 10%;"> <b>24,615</b>          Reg. No.       </td> <td style="width: 30%;">           Signature       </td> <td style="width: 30%;"></td> </tr> <tr> <td> <b>By: Dwight H. Renfrew, Jr.</b>          Name of Person Signing       </td> <td> <b>38,594</b>          Reg. No.       </td> <td>           Signature       </td> <td> <b>October 30, 2002</b>          Date       </td> </tr> </table>				<b>For: Steven I. Wallach</b> Name of Person Signing	<b>24,615</b> Reg. No.	 Signature		<b>By: Dwight H. Renfrew, Jr.</b> Name of Person Signing	<b>38,594</b> Reg. No.	 Signature	<b>October 30, 2002</b> Date
<b>For: Steven I. Wallach</b> Name of Person Signing	<b>24,615</b> Reg. No.	 Signature									
<b>By: Dwight H. Renfrew, Jr.</b> Name of Person Signing	<b>38,594</b> Reg. No.	 Signature	<b>October 30, 2002</b> Date								
Total number of pages including cover sheet:			<b>3</b>								

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

11/07/2002 6TOM11 00000160 161150 10183661

01 FC:8021 40.00 CH

## 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 ☐ \_\_\_\_\_

☒ which is identified by Pennie & Edmonds LLP docket no. 11559-006-999

☒ which was filed on June 27, 2002 , Application No. 10/183,661

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.

IN TESTIMONY WHEREOF, We hereunto set our hands and seals the day and year set opposite our respective signatures.

Date 10/24/02, 2001

Bruce Bent L.S.

State of New York }  
County of Bronx } SS.:

On Oct 24, 2002, before me, PATRICIA MALDONADO, Notary Public, personally appeared Bruce Bent, personally known to me on the basis of satisfactory evidence to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Patricia Maldonado  
**PATRICIA MALDONADO**  
Notary Public, State of New York  
No. 01MA5014611  
Qualified in Bronx County  
Commission Expires July 6, 2005

Date 10/24/02, 2001 Bruce Bent II L.S.

State of New York )  
County of Bronx ) SS.:

On Oct 24, 2002, before me, PATRICIA MALDONADO, Notary Public, personally appeared **Bruce Bent II**, personally known to me on the basis of satisfactory evidence to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Patricia Maldonado

**PATRICIA MALDONADO**  
Notary Public, State of New York  
No. 01MA5014611  
Qualified in Bronx County  
Commission Expires July 6, 2003

Date 10/24/02, 2001 Mark Vernaglia L.S.

State of New York )  
County of Bronx ) SS.:

On Oct 24, 2002, before me, PATRICIA MALDONADO, Notary Public, personally appeared **Mark Vernaglia**, personally known to me on the basis of satisfactory evidence to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Patricia Maldonado

**PATRICIA MALDONADO**  
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Commission Expires July 6, 2003