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12-10-2002



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To the Honorable Commissioner of Patents

original document or copy thereof.

1. Name of conveying party(ies):
The Money Suite Company, 506 Evans Avenue, Missoula,
Montana

12-2-02

receiving party(ies):

Ronald D. Ryan

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

Internal Address:

Street Address: 506 Evans Avenue

3. Nature of conveyance:

City: Missoula

Assignment Merger

State: Montana Zip: 59801

Security Agreement Change of Name

Additional name(s) & address(es) attached?

Other Promissory Note

Yes No

Execution Date: October 8, 2002

4. Application number(s) or registration number(s): 10/262,185; 09/313,293; 08/906,736; 60/326,676; 5,655,085; 6,673,402

If this document is being filed together with a new application, the execution date of the application is

A. Patent Application No.(s) 10/262,185; 09/313,293; 08/906,736; 60/326,676

B. Patent No.(s) 5,655,085; 6,673,402

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

6. Total number of applications and patents involved 1

Name: Peter K. Trzyna

7. Total fee (37 C.F.R. 3.41) \$ 40.00

Internal Address: P.O. Box 7131

Enclosed

City: CHICAGO State: IL Zip: 60680

Authorized to be charged to deposit account

8. Deposit account number: 50-0235

(Attach duplicate copy of this page if paying by 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.

Peter K. Trzyna

November 26, 2002

Name of Person Signing

Signature

Date

Total number of pages including cover sheet, attachments and document: 6

2/09/2002 6TOM11 00000047 500235 10262185

1 FC:8021 240.00 CH

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

PATENT
REEL: 013542 FRAME: 0692

PROMISSORY NOTE

\$8,750.00

October 8, 2002

FOR VALUE RECEIVED, The Money Suite Company (referred to in this note as the "Obligor"), promises to pay to the order of Ronald D. Ryan (referred to in this note as the "Holder"), or the Holder's successors and assigns, the principal amount of eight thousand seven hundred fifty dollars (\$8,750.00), on the terms and conditions set forth below.

Section 1. Interest. Interest will be paid on the unpaid principal balance of this note from the date set forth above at the rate of 4.75 percent per year, which is equal to the base rate on corporate loans posted by at least seventy-five percent of the nation's thirty largest banks, as published in the Wall Street Journal, effective on December 12, 2001. Interest will be computed on the basis of a 365 day year for the actual number of days elapsed.

Section 2. Terms of payment. The entire principal and interest payable under this note will be due and payable on March 31, 2003.

Section 3. Prepayment. At the option of the Obligor, all or any portion of the unpaid principal balance and accrued but unpaid interest payable under this note can be prepaid without premium or penalty at any time.

Section 4. Application of payments. All payments made on this note shall be applied first to payment of accrued but unpaid interest, and last towards the unpaid principal balance owed under this note.

Section 5. Place of payments. All payments made on this note shall be made to Ronald D. Ryan, 506 Evans Avenue, Missoula, Montana, 59801 or to such other person and at such other place as the Holder may designate.

Section 6. Waiver of formalities. The Obligor, for itself and for all endorsers, guarantors, and sureties of this note, waives presentment for payment, demand, notice of nonpayment, protest, notice of protest, notice of dishonor, and protest of dishonor, and all other notices in connection with the delivery, acceptance, performance, default, or enforcement of the payment of this note, except as expressly provided for in this note.

Section 7. Attorneys' fees. If this note is placed in the hands of an attorney or collection agency for collection, the Obligor agrees to pay all costs of collecting the amounts due under this note, including reasonable attorneys' fees, whether or not a lawsuit is filed.

Section 8. First lien. This promissory note is secured by a first lien on all intellectual property owned by The Money Suite Company and its wholly-owned corporations, which include The Ryan Evalulife Systems, Inc., The Homeowner's Endorsement Plan Inc. and RealTime Capital,

Inc. Such intellectual property includes, but is not limited to, proprietary software and technology, copyrights (in perpetuity and worldwide), trademarks and service marks (including goodwill, and right to sue for past infringements or misuse thereof), patents (issued and pending), patent applications, discoveries, and inventions (including the right to sue for past infringements thereof), trade dress, know-how, trade secrets, proprietary and confidential information, moral rights including those under the Copyright Act, 17 U.S.C. § 106A, and any renewal rights therein.

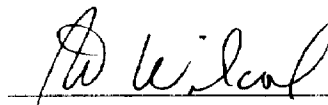
Section 9. Assignment of this note. The Holder may sell, assign, transfer, pledge, or encumber this note at any time, in whole or in part, by giving ten (10) days prior notice thereof to the Obligor in writing.

Section 10. Successors and assigns. This note is binding on the Obligor and the Obligor's successors and assigns, and will inure to the benefit of the Holder and the Holder's successors and assigns.

Section 11. Time of essence. Time will be of the essence in complying with the terms and conditions of this note.

Section 12. Applicable law. This note will be governed by and construed in accordance with the laws and decisions of the State of Montana.

The Money Suite Company



by A.W. Wilcox, its Treasurer

ASSIGNMENT SCHEDULE

<u>Inventor(s)</u>	<u>Title</u>	<u>Serial/Patent No.</u>
Ronald D. Ryan, Ronald G. Marquart	Computer System for Automated Comparing of Universal Life Insurance Policies Based on Selectable Criteria	Pat No. 5,655,085
Ronald D. Ryan, Ronald G. Marquart, Timothy S. Millwood	Computer System for Producing an Illustration of an Investment Repaying a Mortgage	Pat No. 5,673,402
Ronald D. Ryan, Ronald G. Marquart	Apparatus and Method Using Front End Network Gateways and Search Criteria for Efficient Quoting at a Remote Location	Ser No. 08/906,736
Ronald D. Ryan, Ronald G. Marquart	Computer System For Producing Financial Documentation	Ser No. 09/313,293
Ronald D. Ryan, Ronald G. Marquart	Virtual Finance/ Insurance Company	Ser No. 10/262,185
Ronald D. Ryan, Ronald G. Marquart	Electronic Insurance Company	Ser No. 60/326,676