

08-19-2003

Form PTO-1595
(Rev. 03/01)



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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):

81503

George H. Butcher, III

2. Name and address of receiving party(ies)

Name: Goldman Sachs & Co.

Internal Address: 85 Broad Street

New York, New York 10004, U.S.A.

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

3. Nature of conveyance:

- Assignment Merger
- Security Agreement Change of Name
- Other _____

Street Address: Same

City: _____ State: _____ Zip: _____

Execution Date: 7/22/02

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) 10/102,195 and
10/102,248

B. Patent No.(s) _____

Additional numbers attached? Yes No

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

Name: Barry J. Schindler, Esq.

Internal Address: GREENBERG TRAUIG LLP

885 Third Avenue

New York, New York 10022

Street Address: Same

City: _____ State: _____ Zip: _____

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41).....\$ 80.00

- Enclosed
- Authorized to be charged to deposit account

8. Deposit account number:

501561

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9. Signature.

Randi Flamenbaum

Name of Person Signing

Signature

August 12, 2003

Date

Total number of pages including cover sheet, attachments, and documents: 1

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

08/18/2003 6TON11 00000110 501561 10102195

01 FC:8021 40.00 DA

PATENT
REEL: 014389 FRAME: 0266

ASSIGNMENT

WHEREAS, I, **George H. Butcher, III**, hereinafter referred to as ASSIGNOR, whose post office address is set forth below, have invented and own a certain invention entitled:

METHODS, SOFTWARE PROGRAMS AND SYSTEMS FOR MANAGING ONE OR MORE LIABILITIES

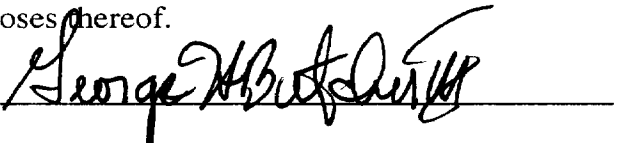
for which an application for Letters Patent of the United States was filed on **March 20, 2002**, as provisional application Serial No. **10/102,195**.

WHEREAS, **Goldman Sachs & Co.**, a corporation organized and existing under the laws of the State of New York and having its principal place of business at **85 Broad Street, New York, New York 10004, U.S.A.** (hereinafter referred to as ASSIGNEE), is desirous of acquiring the entire interest in, to and under said invention and in, to and under Letters Patent or similar legal protection to be obtained therefore in the United States and in any and all foreign countries.

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for good and valuable consideration, I hereby sell, assign and transfer to ASSIGNEE the full and exclusive right, title and interest to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any continuation, continuation-in-part, divisional, renewal, substitute or reissue thereof or any legal equivalent thereof in a foreign country for the full term or terms for which the same may be granted.

I HEREBY COVENANT that no assignment, sale, agreement or encumbrance has been or will be made or entered into which would conflict with this assignment and sale; and

I FURTHER COVENANT that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to us and I will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof.

Signature: 
Name Printed: George H. Butcher, III

Post Office Address: 310 Oxford Road
New Rochelle, New York 10804

Citizenship: US

Dated: 7/22/02

ASSIGNMENT

WHEREAS, I, **George H. Butcher, III**, hereinafter referred to as ASSIGNOR, whose post office address is set forth below, have invented and own a certain invention entitled:

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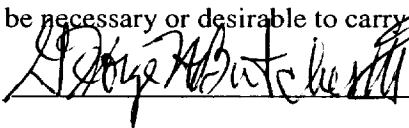
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Signature: 

Name Printed: George H. Butcher, III

Post Office Address: 310 Oxford Road
New Rochelle, NY 10804
U.S.A.

Citizenship: U.S.A.

Dated: 7/22/02

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