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Sheyda Mostowfi

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Name: S. Mostowfi Holding B.V.

Street Address: 7 a/b/, Schildersstraat
3011 ER ROTTERDAM
The Netherlands

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10/715,014

B. Patent No.(s)

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

Todd Deveau
Thomas, Kayden, Horstemeyer & Risley, L.L.P.
100 Galleria Parkway, Suite 1750
Atlanta, Georgia 30339-5948

6. Total number of applications/patents involved: [1]

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**U.S. PATENT APPLICATION ASSIGNMENT
SOLE OR JOINT INVENTORS
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821922-1010

WHEREAS, I (We), MOSTOWFI, Sheyda

as assignor(s), have invented certain improvements in

Dept collecting and financing method.

for which an application for United States Letters Patent has been executed by me (us) of even date herewith

and whereas

S. Mostowfi Holding B.V.

7 a/b, Schildersstraat

3011 ER ROTTERDAM

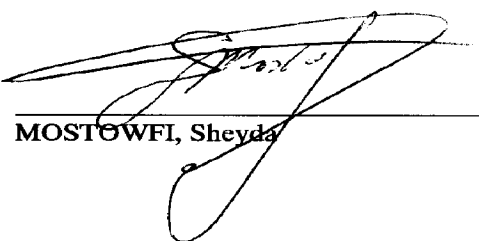
The Netherlands

as assignee, is desirous of acquiring all right, title and interest for the United States in and to said invention and any U.S. Patent that may be granted therefor.

NOW, THEREFORE, in consideration of One Dollar (\$ 1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, I (We), as assignor(s), hereby sell, assign and set over to said assignee the entire right, title and interest for the United States in and to said invention and the aforesaid United States application for Patent, all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States including all rights of priority from the filing of said application, and the Commissioner of Patents is hereby authorized and requested to issue all patents on said invention or resulting therefrom to said assignee herein, as assignee of the entire interest therein; and the undersigned for myself (ourselves) and my (our) legal representatives, heirs and assigns do hereby agree and covenant without further remuneration, to execute and deliver all divisional, continuation, reissue and other applications for Patent on said invention and all assignments therefor to said assignee or its assigns, to communicate to said assignee or its representatives all facts known to the undersigned respecting said invention, whenever requested, to testify in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to do generally everything necessary to aid said assignee, its successors, assigns and nominees to obtain patent protection for said invention in the United States, the expenses incident to said applications to be borne and paid by said assignee.

Dated: January 5, 2004

US Appl.No. 10/715,014
filed November 17, 2003



MOSTOWFI, Sheyda