

**PATENT ASSIGNMENT**

Electronic Version v1.1  
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
EFFECTIVE DATE:	11/21/2003

**CONVEYING PARTY DATA**

Name	Execution Date
Charles Cohen	12/28/2004
Jean-Pierre Murray	12/28/2004

**RECEIVING PARTY DATA**

Name:	FACIL, LLC
Street Address:	9595 Wilshire Boulevard
Internal Address:	Suite 502
City:	Beverly Hills
State/Country:	CALIFORNIA
Postal Code:	90210

**PROPERTY NUMBERS Total: 2**

Property Type	Number
Application Number:	10993749
Application Number:	60524419

**CORRESPONDENCE DATA**

Fax Number: (310)824-9696  
*Correspondence will be sent via US Mail when the fax attempt is unsuccessful.*  
 Phone: 310-824-5555  
 Email: docketla@fulpat.com  
 Correspondent Name: David J. Pitman  
 Address Line 1: 6060 Center Drive  
 Address Line 2: 10th Floor  
 Address Line 4: Los Angeles, CALIFORNIA 90045

NAME OF SUBMITTER:	David J. Pitman
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CH \$80.00 10993749

Total Attachments: 2  
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## ASSIGNMENT

This Assignment, effective as of November 21, 2003, made by Charles Cohen of Los Angeles, California; and Jean-Pierre Murray of Beverly Hills, California; Assignors, to Facil, LLC, a California Limited Liability Company, Assignee, having a place of business at 9595 Wilshire Boulevard, Suite 502, Beverly Hills, California 90210.

WHEREAS, Assignors have invented a new and useful FINANCIAL TRANSACTION SYSTEM AND METHOD, for which an application for United States Letters Patent was filed on November 19, 2004 and has Serial No. 10/993,749, based on, and claiming the benefit of, a provisional application for United States Letters Patent filed on November 21, 2003 having Serial No. 60/524,419; and

WHEREAS, Assignors believe themselves to be the original, first and joint inventors of the invention disclosed and claimed in said application and in said provisional application for Letters Patent; and

WHEREAS, Assignee desires to acquire by formal, recordable assignment the entire right, title and interest in and to said invention, said application, said provisional application, and any Letters Patent that may be granted for said invention in the United States and throughout the world;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Assignors hereby sell, assign and transfer to Assignee, the entire right, title and interest in and to said invention, said application, said provisional application, and any Letters Patent that may be granted for said invention in the United States and throughout the world, including the right to file foreign applications directly in the name of the Assignee and to claim for any such foreign applications any priority rights to which such applications are entitled under international conventions, treaties or otherwise.

Further, Assignors agree that, upon request and without further compensation, but at no expense to Assignors, they and their legal representative(s) and assigns will do all lawful acts, including the execution of papers and the giving of testimony, that may be necessary or desirable for obtaining, sustaining, reissuing or enforcing Letters Patent in the United States and throughout the world for said invention, and for perfecting, recording or maintaining the title of Assignee, its successors and assigns, to said invention, said application, and any Letters Patent granted for said invention in the United States and throughout the world.

Assignors represent and warrant that they have not granted and will not grant to others any rights inconsistent with the rights granted herein.

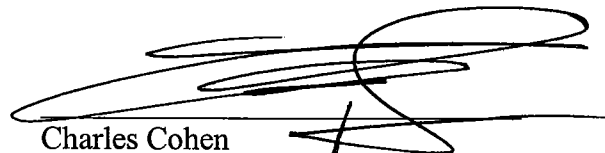
Assignors authorize and request the Commissioner of Patents and Trademarks of the United States and of all foreign countries to issue any Letters Patent granted for said invention, whether on said application or on any subsequently filed division, continuation, continuation-in-part or reissue application, to Assignee, its successors and assigns, as the assignee of the entire interest in said invention.

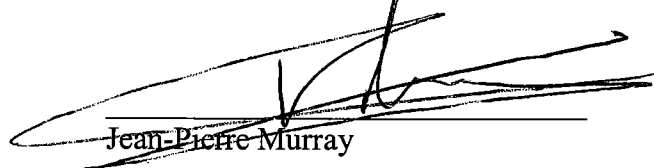
IN WITNESS WHEREOF, Assignors have executed this Assignment on the date written herein below.

Date: 12-28-04

Date: 12/28/04

Assignor:

  
Charles Cohen

  
Jean-Pierre Murray

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