

12-08-2004

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U.S. DEPARTMENT OF COMMERCE U.S. Patent and Trademark Office

OMB No. 0651-0027 (exp. 6/30/2005)

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Tab settings

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies): Rader Companies, Inc.; Rader AB, RC II, Inc. Rader Canada Company; Rader Realty, LLC Rader Holding Company, LLC Rader Products, LLC; and Manoirs, LLC Additional name(s) of conveying party(ies) attached? [] Yes [x] No

2. Name and address of receiving party(ies) Name: Regions Bank Internal Address: Street Address: One Glenlake Parkway, Ste. 400 City: Dunwoody State: GA Zip: 30328 Additional name(s) & address(es) attached? [] Yes [x] No

3. Nature of conveyance: [] Assignment [] Merger [x] Security Agreement [] Change of Name [] Other Execution Date: 10/29/2004

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) See Attached Schedule A B. Patent No.(s) See Attached Schedule A Additional numbers attached? [x] Yes [] No

5. Name and address of party to whom correspondence concerning document should be mailed: Name: Bradley E. Wahl, Esq. Internal Address: Nelson Mullins Riley & Scarborough, LLP Street Address: 999 Peachtree Street, NE Suite 1400 City: Atlanta State: GA Zip: 30309

6. Total number of applications and patents involved: 34 7. Total fee (37 CFR 3.41) \$ 1,360.00 [x] Enclosed [] Authorized to be charged to deposit account

8. Deposit account number: 50-1196

DO NOT USE THIS SPACE

9. Signature. Bradley E. Wahl Name of Person Signing [Signature] Signature December 2, 2004 Date

Total number of pages including cover sheet, attachments, and documents: 15

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

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SCHEDULE A

**RADER COMPNAIES, INC.
ACTIVE PATENTS**

File # USA	File # Foreign	Country	Title	Current Status	Appl. #	Patent #	Issue Date
14071		United States	Air Density System with Air Recirculation and Gyrating Bar Feeder #1	Active	08/733811 (C-I-P of 313979, abandoned)	5829597	3-Nov-98
14429		United States	Apparatus for Separating Material by Length	Active	07/186541	4836388	6-Jun-89
14425		United States	Automatic Chip Classifier and System	Active	08/146990	4907702	13-Mar-90
14079		United States	Bar Cleaner for Trash Bag Breaker #2	Active	08/699590 (Div of 382743)	5716185	10-Feb-98
16012		United States	Bar Screen Drive System	Active	08/773392	6003682	21-Dec-99
16005		United States	Bar Screen Mount	Active	08/866464	5901857	11-May-99
15001		United States	Blade Guide for a Blade Screen	Active	08/538707	5782365	21-Jul-98
16013		United States	Blade Tensioning Mechanism	Active	08/181388	5398819	21-Mar-95
15192		United States	Chip Conditioner Drive	Active	09/144658	5967435	19-Oct-99
16014		United States	Chip Slicer Improvement #1	Active	07/079841	4796818	10-Jan-89
14419		United States	Chip Slicer Improvement #2	Active	07/307217 (Cont of 07/142623)	4858834	22-Aug-89
16004		United States	Compressible Ring Spacer Disk Screen	Active	07/443984	4972959	27-Nov-90
14471		United States	Disc Module Spacer Improvement	Active	07/001473	4741444	3-May-88
16040		United States	Disc Screen Construction	Active	792267	5257699	2-Nov-93
14486		United States	Disc Screen with Decreasing Size of Slot Openings and Method	Active	06/865811	4703860	3-Nov-87
14505 14506		United States	Disk Screen or like Shaft Assemblies and Method of making the same	Active	06/724098	4653648	31-Mar-87

**RADER COMPNAIES, INC.
ACTIVE PATENTS**

File # USA	File # Foreign	Country	Title	Current Status	Appl. #	Patent #	Issue Date
16001		United States	Disk Screen with compressible spacers and flanged surrounds	Active	07/442960	4972960	27-Nov-90
14051		United States	Dual feed wood chip destructuring device	Active	08/820803	5813617	9-Sep-98
15229		United States	Feed Distribution for Low Velocity Air Density Separation	Active	09/138251 (CIP of 08/733811; 08/31397)	6283300	5-Sep-01
15270		United States	Modular Wood Particle Screen	Active	09/195915	6062394	16-May-00
14070		United States	Pivot Wheel Bag Opener	Active	08/751074	5762463	9-Jun-98
15183		United States	Pivoting Passive Overhead Bag Opener	Active	08/754753	5964563	12-Oct-99
14438		United States	Process for Secondary Fibre Processing	Active	07/148456	4812205	14-Mar-89
14420		United States	Rotating Disc Screen	Active	07/160741	4857180	15-Aug-89
16028		United States	Rotating Separator	Active	865812	4742919	10-May-88
14227		United States	Segmented Wood Chip Cracking Roll	Active	08/1532251	5385309	31-Jan-95
16029		United States	Spacer for Bar Screen	Active	982835	6006922	28-Dec-99
16031		United States	Split Flow "V" Screen	Active	07/079858	4755286	5-Jul-88
14279		United States	Wood Chip Bar Screen Deck Arrangement	Active	07/724095	5305891	26-Apr-94
14395		United States	Wood Chip Cracking Apparatus	Active	07/261455	4953795	4-Sep-90
16042		United States	A Hammermill (1)	Active Application	Woodyard	Prov. Pat App. 60/292213 US Pat App. 10/150031	5/17/2001 5/17/2002

16046

United
States

A Hammermill (2)

Active
Application

Woodyard

Prov. Pat App.
60/420256
US Pat App.
10/690937

10/22/02

10/22/03

PATENT SECURITY AGREEMENT

This PATENT SECURITY AGREEMENT (this "Agreement") is made as of October 21, 2004 by **RADER COMPANIES, INC., RADER AB, RC II, INC., RADER CANADA COMPANY, RADER REALTY, LLC, RADER HOLDING COMPANY, LLC, RADER PRODUCTS, LLC and MANOIRS, LLC** (each a "Debtor" and collectively, the "Debtors") and **REGIONS BANK** ("Bank")

WITNESSETH:

WHEREAS, Bank and Debtors have made and entered into a certain Loan and Security Agreement, dated of even date herewith (as amended, modified, supplemented and restated from time to time, the "Loan Agreement"; capitalized terms used herein and not defined herein shall have the meanings ascribed thereto in the Loan Agreement); and

WHEREAS, the financial accommodations to be extended to the Debtors under the Loan Agreement will inure to the benefit of Debtors; and

WHEREAS, Bank has required, as a condition to the extension of financial accommodations to be extended to Debtors under the Loan Agreement, that Debtors pledge to Bank and grant to Bank a Lien on and in their "Patents" (as defined herein) as security for the Obligations; and

WHEREAS, Debtors are willing to execute and deliver this Agreement in order to induce Bank to make financial accommodations set forth in the Loan Agreement;

NOW, THEREFORE, for and in consideration of the premises set forth above and for other good and valuable consideration, the receipt, sufficiency and adequacy of which are hereby acknowledged, the Debtors hereby agree as follows:

1. Defined Terms. Unless otherwise defined herein, each capitalized term used herein that is defined in the Loan Agreement shall have the meaning specified for such term in the Loan Agreement.
2. Incorporation of Premises. The premises set forth above are incorporated into this Agreement by this reference thereto and are made a part hereof.
3. Incorporation of the Loan Agreement. The Loan Agreement and the terms and provisions thereof are hereby incorporated herein in their entirety by this reference thereto.
4. Security Interest in Patents. To secure the complete and timely payment, performance and satisfaction of all of the Obligations, each Debtor hereby grants, assigns, transfers and pledges to the Bank, a security interest in and lien on as and by way of a first mortgage and security interest having priority over all other security interests, with power of sale, to the extent

permitted by law, upon the occurrence and during the continuation of an Event of Default, all of such Debtor's right, title and interest in and to the following, whether, now existing or hereafter acquired: patents and patent applications, including, without limitation, the patents, and patent applications listed on Schedule I attached hereto and made a part hereof, and (a) all renewals thereof, (b) all income, royalties, damages and payments now and hereafter due and/or payable under and with respect thereto, including, without limitation, payments under all licenses entered into in connection therewith and damages and payments for past or future infringements thereof, (c) the right to sue or otherwise recover for past, present and future infringements thereof, (d) all of such Debtor's rights corresponding thereto throughout the world, and (e) all other proceeds and products of the foregoing, including (without limitation) any rights pursuant to its agreements with any other party relating thereto (all of the foregoing patents, registered patents and patent applications, together with the items described in clauses (a)-(e) in this Section 4(i), are sometimes hereinafter individually and/or collectively referred to as the "Patents").

5. Restrictions on Future Agreements. Each Debtor agrees that it will not, without the Bank's prior written consent, enter into any agreement, including, without limitation, any license agreement, which is inconsistent with this Agreement, and such Debtor further agrees that it will not take any action, and will use its best efforts not to permit any action to be taken by others subject to its control, including, without limitation, licensees, or fail to take any action, which would affect the validity or enforcement of the rights transferred to the Bank under this Agreement or the rights associated with the Patents.

6. New Patents. Each Debtor represents and warrants that, from and after the Agreement Date, (a) the Patents listed on Schedule 1 are a true, accurate and complete list of all of each Debtor's Patents, and (b) no Liens in such Patents have been granted by Debtor to any Person, other than the Bank and except as permitted in the Loan Agreement. If, prior to payment in full of the Obligations and the termination of this Agreement, any Debtor shall (i) obtain rights to any new Patents or (ii) become entitled to the benefit of any Patents, the provisions of Section 4 above shall automatically apply thereto. Each Debtor shall give to the Bank written notice of the acquisition of new Patents promptly after the occurrence thereof. Each Debtor may, and hereby authorizes the Bank to, modify this Agreement unilaterally upon such Debtor's notice to the Bank (i) by amending Schedule I to include any future Patents and (ii) by filing, in addition to and not in substitution for this Agreement, a duplicate original of this Agreement containing on Schedule I thereto, as the case may be, such future Patents.

7. Covenants and Warranties. Each of Debtors represents, warrants, and covenants that to the best of Debtors' knowledge: (i) the Patents are subsisting, have not been adjudged invalid or unenforceable in whole or in part, and are not currently being challenged in any way; (ii) none of the Patents has lapsed or expired; (iii) no claim has been made that the use of any of the Patents in the conduct of such Debtor's business constitutes an infringement of any senior or dominant U.S. patent or other intellectual property right; (iv) such Debtor owns the entire right, title, and interest in and to each of the Patents free and clear of any liens and encumbrances of every kind and nature, except for the rights granted by such Debtor pursuant to this Agreement; and (v) Debtors shall continue to use, until the Obligations shall have been satisfied in full and the Loan

Agreement shall have been terminated, proper statutory notice in connection with its exercise of the Patents.

8. Grant of License. Bank hereby grants to Debtors the royalty-free, exclusive, nontransferable right and license to make, have made, use, and sell the inventions disclosed and claimed in the Patents for such Debtor's own benefit and account and for none other. Such right and license shall be exercisable by Debtors only until the occurrence of an Event of Default. Except as otherwise permitted by Loan Agreement, each Debtor agrees not to sell or assign its interest in, or grant any sublicense under, the right and license granted to it in this Section without the prior written consent of Bank.

9. Royalties. Each Debtor hereby agrees that the use by the Bank of the Patents as authorized hereunder in connection with the Bank's exercise of its rights and remedies under Section 16 or pursuant to any Loan Document shall be coextensive with such Debtor's rights thereunder and with respect thereto and without any liability for royalties or other related charges from Bank to such Debtor.

10. Right to Inspect; Further Agreements and Security Interest. The Bank may from time to time hereafter have access to, examine, audit, make copies (at such Debtor's expense) and extracts from and inspect such Debtor's premises and examine such Debtor's books, records and operations relating to the Patents.

11. Nature and Continuation of the Bank's Security Interest. This Agreement is made for collateral security purposes only. This Agreement shall create a continuing security interest in the Patents and shall terminate only when the Obligations have been paid in full and the Loan Agreement has been terminated.

12. Duties of the Debtors. Each Debtor shall have the duty, to the extent desirable in the normal conduct of its business, to (a) prosecute diligently any Patent application that is part of the Patents pending as of the date hereof or hereafter until the termination of this Agreement, (b) make application on unpatented but patentable inventions, as appropriate, giving due consideration to value, importance, cost, and opinion of counsel as to patentability, and (c) preserve, maintain, and enforce against infringement all Patents (other than nonpayment of maintenance fees on patents which are not necessary or useful in the conduct of such Debtor's business or operations, if so consented to by Bank). Each Debtor further agrees (i) not to abandon any Patent without the prior written consent of the Bank, and (ii) to maintain in full force and effect the Patents. Any expenses incurred in connection with the foregoing shall be borne by the applicable Debtor. The Bank shall not have any duty, other than any duty imposed by law, with respect to the Patents. Without limiting the generality of the foregoing, the Bank shall be under no obligation to take any steps necessary to preserve rights in the Patents against any other parties, but the Bank may do so at its option from and after the occurrence of an Event of Default, and all expenses incurred in connection therewith shall be for the account of such Debtor and shall be added to the Obligations secured hereby.

13. The Bank's Right to Sue. From and after the occurrence of an Event of Default, the Bank shall have the right, but shall not be obligated, to bring suit in its own name to enforce the Patents and, if the Bank shall commence any such suit, such Debtor shall, at the request of the Bank, do any and all lawful acts and execute any and all proper documents reasonably required by the Bank in aid of such enforcement, including joining in any litigation involving the Patents as a party thereto. Each Debtor shall, upon demand, promptly reimburse the Bank for all reasonable costs and expenses incurred by the Bank in the exercise of its rights under this Section 13 (including, without limitation, fees and expenses of attorneys and paralegals for the Bank).

14. Severability. Whenever possible, each provision of this Agreement shall be interpreted in such manner as to be effective and valid under Applicable Law, but the provisions of this Agreement are severable, and if any clause or provision shall be held invalid and unenforceable in whole or in part in any jurisdiction, then such invalidity or unenforceability shall affect only such clause or provision, or part hereof, in such jurisdiction, and shall not in any manner affect such clause or provision in any other jurisdiction, or any other clause or provision of this Agreement in any jurisdiction.

15. Modification. This Agreement cannot be altered, amended or modified in any way, except as specifically provided in Section 6 hereof or by a writing signed by the parties hereto.

16. Power of Attorney; Cumulative Remedies. Each Debtor hereby irrevocably designates, constitutes and appoints the Bank (and all officers and Banks of the Bank designated by the Bank in its sole and absolute discretion) as such Debtor's true and lawful attorney-in-fact, and authorizes the Bank and any of the Bank's designees, in such Debtor's or the Bank's name, upon the occurrence and during the continuation of an Event of Default to take any action and execute any instrument necessary or reasonably advisable to accomplish the purposes of this Agreement, and consistent with existing license agreements, including, without limitation, to (i) endorse such Debtor's name on all applications, documents, papers and instruments necessary or reasonably desirable for the Bank in the use of the Patents, (ii) assign, pledge, convey or otherwise transfer title in or dispose of the Patents to anyone, (iii) grant or issue any exclusive or nonexclusive license under the Patents to anyone, and (iv) take any other actions with respect to the Patents as the Bank deems in its best interest. Each Debtor hereby ratifies all that such attorney shall lawfully do or cause to be done by virtue hereof. This power of attorney is coupled with an interest and shall be irrevocable until this Agreement is terminated. Each Debtor acknowledges and agrees that this Agreement is not intended to limit or restrict in any way the rights and remedies of the Bank under the Loan Agreement or any other Loan Document, but rather is intended to facilitate the exercise of such rights and remedies.

The Bank shall have, in addition to all other rights and remedies given it by the terms of this Agreement, all rights and remedies allowed by law and the rights and remedies of a secured party under the Uniform Commercial Code as enacted in any jurisdiction in which the Patents may be located or deemed located. Upon the occurrence of an Event of Default and following the expiration of any applicable notice and/or cure periods and the election by the Bank to exercise any of its remedies under Section 9-504 or Section 9-505 of the Uniform Commercial

Code as in effect in the State of Georgia with respect to the Patents, each Debtor agrees to assign, convey and otherwise transfer title in and to the Patents to the Bank or any transferee of the Bank and to execute and deliver to the Bank or any such transferee all such agreements, documents and instruments as may be necessary, in the Bank's sole discretion, to effect such assignment, conveyance and transfer. All of the Bank's rights and remedies with respect to the Patents, whether established hereby, by the Loan Agreement or by any other agreements or by law, shall be cumulative and may be exercised separately or concurrently. Notwithstanding anything set forth herein to the contrary, it is hereby expressly agreed that upon the occurrence of an Event of Default and following the expiration of any applicable notice and/or cure periods, the Bank may exercise any of the rights and remedies provided in this Agreement, the Loan Agreement or any of the other Loan Documents. Each Debtor hereby acknowledges and agrees that this Agreement is not intended to limit or restrict in any way the rights and remedies of Bank under the Loan Agreement, but rather is intended to facilitate the exercise of such rights and remedies. Each Debtor agrees that any notification of intended disposition of any of the Patents required by law shall be deemed reasonably and properly given if given at least seven (7) days before such disposition; provided, however, that the Bank may give any shorter notice that is commercially reasonable under the circumstances.

17. Successors and Assigns. This Agreement shall be binding upon each Debtor and its successors and assigns, and shall inure to the benefit of Bank and its nominees, successors and assigns. Each Debtor's successors and assigns shall include, without limitation, a receiver or a trustee of such Debtor; provided, however, that such Debtor shall not voluntarily assign or transfer its rights or obligations hereunder without the Bank's prior written consent.

18. Governing Law. This Agreement shall be construed and enforced and the rights and duties of the parties shall be governed by in all respects in accordance with the laws and decisions of the State of Georgia, without reference to the conflicts or choice of law principles thereof.

19. Notices. All notices or other communications hereunder shall be given in the manner and to the addresses set forth in the Loan Agreement.

20. Continuing Lien, Transfers by Bank. This Agreement shall create a continuing security interest and collateral assignment of the Patents and shall (i) remain in full force and effect until payment in full of the Obligations and the termination of the Bank's lending commitments to Debtors, (ii) be binding upon each Debtor, its successors and assigns, and (iii) inure to the benefit of Bank and its successors, transferees and assigns. Without limiting the generality of the foregoing clause (iii), Bank may assign or otherwise transfer any Obligations held by it, and such other benefits in respect thereof granted to the Bank herein or otherwise, to any other Person, except, prior to a Default or Event of Default, Bank will not transfer the same to known competitors of Debtors. Upon the payment in full of the Obligations, and the termination of the Bank's lending commitments to Debtors, the assignment hereunder shall terminate and all rights to the Patents shall revert to the Debtors or to any other Person as may be designated by the Debtors, subject to any disposition thereof which may have been made by the Bank pursuant hereto or pursuant to the Loan Agreement. Upon any such termination, the

Bank shall, at Debtors' expense, execute and deliver to the Debtors such documents as the Debtors shall reasonably request to evidence such termination.

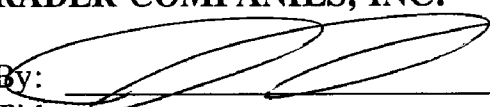
21. Interpretation. In the event of an irreconcilable conflict between the terms of this Agreement and the terms of the Loan Agreement, the Loan Agreement shall govern.

22. Bank. The powers conferred on the Bank hereunder are solely to protect its interest in the Patents and shall not impose any duty upon the Bank to exercise any such powers. Except for the safe custody of any Patents in its actual possession and the accounting for moneys actually received by it hereunder, the Bank shall have no duty as to any Patent or as to the taking of any necessary steps to preserve rights against prior parties or any other rights pertaining to any Patent. The Bank shall be deemed to have exercised reasonable care in the custody and preservation of any Patent in its actual possession if such Patent is accorded treatment substantially equal to that which the Bank accords its own property.

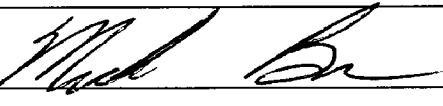
IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

DEBTORS:

RADER COMPANIES, INC.

By:  _____


Title: _____

Attest:  _____

Title: _____

[SEAL]

RADER AB

By:  _____

Title: _____

[SEAL]

RC II, INC.

By:  _____


Title: _____

Attest:  _____

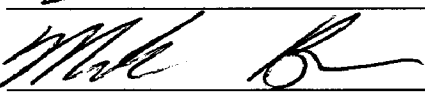
Title: _____

[SEAL]

RADER CANADA COMPANY

By:  _____

Title: _____

Attest:  _____

Title: _____

[SEAL]

RADER REALTY, LLC

By: [Signature]
Title: _____

Attest: [Signature] [Signature]
Title: _____
[SEAL]

RADER HOLDING COMPANY, LLC

By: [Signature]
Title: _____

Attest: _____
Title: _____
[SEAL]

RADER PRODUCTS, LLC

By: [Signature]
Title: _____

Attest: [Signature] [Signature]
Title: _____
[SEAL]

MANOIRS, LLC

By: [Signature]
Title: _____

Attest: [Signature] [Signature]
Title: _____
[SEAL]

Agreed and Accepted as of this October 29, 2004

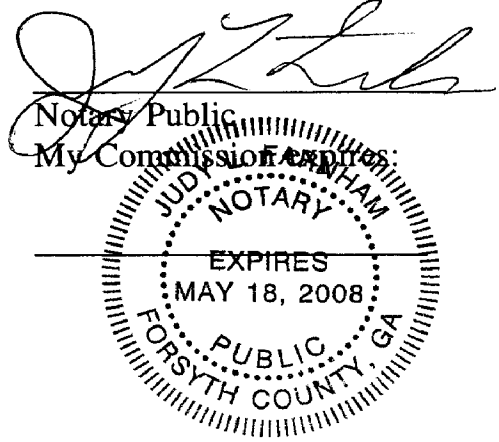
REGIONS BANK

By: [Signature]
Title: Senior Vice President

STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn and
Michael Barron, personally known to me to be the President and
Vice Pres. of RADER COMPANIES, INC., a Georgia corporation, on behalf of such
corporation.

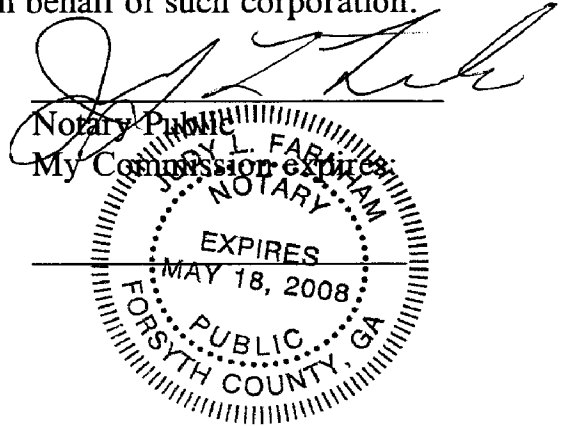
(SEAL)



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn personally known to me to be
the President of RADER AB, a Swedish corporation, on behalf of such corporation.

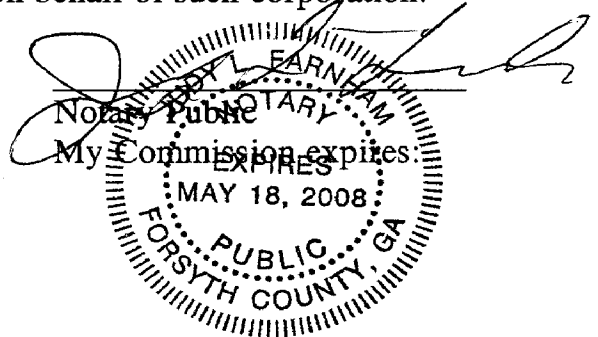
(SEAL)



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn and
Michael Barron, personally known to me to be the President and
Vice President of RC II, Inc., a Georgia corporation, on behalf of such corporation.

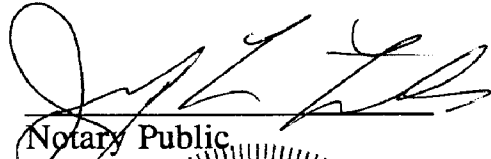
(SEAL)



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn and
Michael Byron, personally known to me to be the President and
Vice President of RADER CANADA COMPANY, a Canadian corporation, on behalf of
such corporation.

(SEAL)


Notary Public

My Commission Expires:



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn and
Michael Byron, personally known to me to be the President and
Vice President of RADER REALTY, LLC, a Georgia limited liability company, on
behalf of such corporation.

(SEAL)


Notary Public

My Commission Expires:



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this
October 29, 2004 by Darrell Lynn and
Michael Byron, personally known to me to be the President and
Vice President of RADER HOLDING COMPANY, LLC, a Georgia limited liability
company, on behalf of such corporation.

(SEAL)


Notary Public

My Commission Expires:



STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this October 29 2004 by Darrell Lynn and Michael Barron, personally known to me to be the President and Vice President of RADER PRODUCTS, LLC, a Georgia limited liability company, on behalf of such corporation.

(SEAL)

Judy L. Farnham
Notary Public
My Commission Expires:
JUDY L. FARNHAM
NOTARY
EXPIRES
MAY 18, 2008
PUBLIC, GA
FORSYTH COUNTY, GA

STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this October 29 2004 by Darrell Lynn and Michael Barron, personally known to me to be the President and Vice President of MANOIRS, LLC, a Georgia limited liability company, on behalf of such corporation.

(SEAL)

Judy L. Farnham
Notary Public
My Commission Expires:
JUDY L. FARNHAM
NOTARY
EXPIRES
MAY 18, 2008
PUBLIC, GA
FORSYTH COUNTY, GA

STATE OF GEORGIA)
)ss.:
COUNTY OF FULTON)

The foregoing Patent Security Agreement as executed and acknowledged before me this October 12 2004 by David Graham, personally known to me to be a Senior Vice President of REGIONS BANK, a banking corporation, on behalf of said Bank.

(SEAL)

Judy L. Farnham
Notary Public
My Commission Expires:
JUDY L. FARNHAM
NOTARY
EXPIRES
MAY 18, 2008
PUBLIC, GA
FORSYTH COUNTY, GA