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<p>To the Honorable Commissioner of Pa.</p> <p>1. Name of conveying party(ies):</p> <p>LANCE HALDEMAN MARGIE KOLATAC LISETTE MENDEZ</p> <p>Additional name(s) of conveying party(ies) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>3. Nature of conveyance: <input checked="" type="checkbox"/> Assignment <input type="checkbox"/> Merger <input type="checkbox"/> Security Agreement <input type="checkbox"/> Change of Name <input type="checkbox"/> Other</p> <p>Execution Date: <u>March 17, March 4 and March 4, 2005, respectively</u></p>		<p>2. Name and address of receiving party(ies):</p> <p>Name: <u>AT&T Corp.</u></p> <p>Internal Address: _____</p> <p>Street Address: <u>32 Avenue of the Americas</u></p> <p>City: <u>New York</u> State: <u>New York</u> ZIP:- <u>10013-2412</u></p> <p>Additional name(s) & address(es) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	
<p>4. Application number(s) or patent number(s):</p> <p>If this document is being filed together with a new application, the execution date of the application is <u>March 17, March 4 and March 4, 2005, respectively</u></p> <p>A. Patent Application No _____ B. Patent No. (s) _____</p> <p>Additional numbers attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>			
<p>5. Name and address of party to whom correspondence concerning document should be mailed:</p> <p>Name: <u>Mr. Samuel H. Dworetsky</u></p> <p>Street Address: <u>AT&T Corp.</u> <u>Room 2A-207</u></p> <p><u>One AT&T Way</u></p> <p>City: <u>Bedminster</u> State: <u>New Jersey</u> ZIP: <u>07921</u></p>		<p>6. Total number of applications and patents involved: <u>1</u></p> <p>7. Total fee (37 CFR 3.41) \$ <u>40.00</u></p> <p><input type="checkbox"/> Enclosed <input checked="" type="checkbox"/> Authorized to be charged to deposit account</p> <p>8. Deposit account number: <u>20-0782</u></p> <p>(Attach duplicate copy of this page if paying by deposit account!)</p>	

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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.

Kin-Wah Tong [Signature] March 18, 2005
Name of Person Signing Signature Date

Docket No. ATT 2004-0172 Total number of pages including cover sheet, attachments, and document: 5

Mail documents to be recorded with required cover sheet information to:

03/31/2005 ECOOPER 00000185 200782 11083631
01 FC:0021 40.00 DA

Mail Stop: Assignments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

PATENT
REEL: 016404 FRAME: 0795

ASSIGNMENT AND AGREEMENT

For value received, we, Lance Haldeman, of Dubois in the County of Fremont and State of Wyoming, Margie Kolatac, of Neshanic Station in the County of Somerset and State of New Jersey, and Lisette Mendez, of Somerset in the County of Somerset and State of New Jersey, hereby sell, assign and transfer to AT&T Corp., a corporation of the State of New York, having an office at 32 Avenue of the Americas, New York, New York 10013-2412, U.S.A., and its successors, assigns and legal representatives, the entire right, title and interest, for the United States of America, in and to certain inventions related to **METHOD AND APPARATUS FOR MANAGING FINANCIAL CONTROL VALIDATION PROCESSES**, described in an application for Letters Patent of the United States, executed by us of even date herewith, and all the rights and privileges in said application and under any and all Letters Patent that may be granted in the United States for said inventions; and we also concurrently hereby sell, assign and transfer to AT&T Corp. the entire right, title and interest in and to said inventions for all countries foreign to the United States, including all rights of priority arising from the application aforesaid, and all the rights and privileges under any and all forms of protection, including Letters Patent, that may be granted in said countries foreign to the United States for said inventions.

We authorize AT&T Corp. to make application for such protection in its own name and maintain such protection in any and all countries foreign to the United States, and to invoke and claim for any application for patent or other form of protection for said inventions, without further authorization from us, any and all benefits, including the right of priority provided by any and all treaties, conventions, or agreements.

We hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any document which may be required in any country in proof of the right of AT&T Corp. to apply for patent or other form of protection for said inventions and to claim the aforesaid benefit of the right of priority.

We request that any and all patents for said inventions be issued to AT&T Corp. in the United States and in all countries foreign to the United States, or to such nominees as AT&T Corp. may designate.

We agree that, when requested, we shall, without charge to AT&T Corp. but at its expense, sign all papers, and do all acts which may be necessary, desirable or convenient in connection with said applications, patents, or other forms of protection.

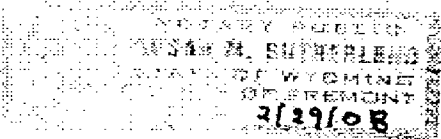
Date: 3-17-05

Lance Haldeман
LANCE HALDEMAN

County of Fremont)
State of Wyoming)

On this 17 day of March, 2005, before me personally came LANCE HALDEMAN, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Susan A. Hutchins
Notary Public



Date: 3/04/2005

Margie A Kolatac
MARGIE KOLATAC

County of Morris)
State of nj)

On this 4th day of March, 2005, before me personally came MARGIE KOLATAC, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Leslie C Wilkie
Notary Public

LESLIE C. WILKIE
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Nov. 7, 2006

Date: 03/04/05

Lisette Mendez
LISETTE MENDEZ

County of morris)
State of nj)

On this 4th day of March, 2005, before me personally came LISETTE MENDEZ, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Leslie C. Wilkie
Notary Public

LESLIE C. WILKIE
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Nov. 7, 2006