

**RECORDATION FORM COVER SHEET  
PATENTS ONLY**

Commissioner for Patents: Please record the attached original document(s) or copy(ies).	
1. Name of conveying party(ies): <b>Robert Lloyd Navin</b> Additional name(s) attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2. Name and address of receiving party(ies): <b>Real Time Risk Systems LLC</b> <b>80 Wall Street</b> <b>Suite 213</b> <b>New York, NY 10005</b>  Additional names/addresses attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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:  Execution Date: 08/04/2005	
4. Application number(s) or patent number(s): If this document is being filed with a new application, the execution date of the application is: A. Patent Application No(s): <b>11/198,301 Filed August 8, 2005</b> B: Patent No(s):  Additional numbers attached? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
5. Name/address of party to whom correspondence concerning document should be mailed:  <b>PTO Customer No. 26171</b>	6. Total number of applications/patents involved: 1  7. Total fee (37 CFR §3.41): \$40 <input type="checkbox"/> Enclosed <input checked="" type="checkbox"/> Authorized to charge Deposit Account.  8. Deposit Account No.: 06-1050 Please apply any additional charges, or any credits, to our Deposit Account No. 06-1050.
<b>DO NOT USE THIS SPACE</b>	
9. Statement and Signature: <i>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.</i>	
Barbara A. Benoit Reg. No. 54,777 Name of Person Signing	<u>Barbara A Benoit</u> Signature  September 9, 2005 Date
Total number of pages including coversheet, attachments and document: <b>3</b>	

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**CERTIFICATE OF TRANSMISSION BY FACSIMILE**

I hereby certify that this correspondence is being transmitted by facsimile to the Patent and Trademark Office on the date indicated below.

September 9, 2005  
Date of TransmissionSharon M. Washington  
SignatureSharon M. Washington  
Typed Name of Person Signing Certificate

Attorney Docket No: 19129-002001

ASSIGNMENT

For valuable consideration, I, ROBERT LLOYD NAVIN of 630 First Avenue, Apartment #34C, New York, NY 10016, hereby assign to: Real Time Risk Systems LLC, a corporation of New York having a place of business at:

80 Wall Street  
Suite 213  
New York, NY 10005; and

its successors and assigns (collectively hereinafter called "the Assignee"), the entire right, title and interest throughout the world in the inventions and improvements which are subject of an application for United States Patent signed by me, entitled ESTIMATING RISK OF A PORTFOLIO OF FINANCIAL INVESTMENTS, filed August 8, 2005 and assigned U.S. Serial Number 11/198,301, and I authorize and request the attorneys appointed in said application to hereafter complete this assignment by inserting above the filing date and serial number of said application when known; this assignment including said application, any and all United States and foreign patents, utility models, and design registrations granted for any of said inventions or improvements, and the right to claim priority based on the filing date of said application under the International Convention for the Protection of Industrial Property, the Patent Cooperation Treaty, the European Patent Convention, and all other treaties of like purposes; and I authorize the Assignee to apply in all countries in my name or in its own name for patents, utility models, design registrations and like rights of exclusion and for inventors' certificates for said inventions and improvements; and I agree for me and my respective heirs, legal representatives and assigns, without further compensation to perform such lawful acts and to sign such further applications, assignments, Preliminary Statements and other lawful documents as the Assignee may reasonably request to effectuate fully this assignment.

Attorney Docket No: 19129-002001

IN WITNESS WHEREOF, I hereto set my hand and seal at \_\_\_\_\_,  
this 4<sup>th</sup> day of August, 20 05  
\_\_\_\_\_  
ROBERT LLOYD NAVIN L.S.

Witnessed by:

Name: \_\_\_\_\_  
SIGNATURE GUARANTEED  
MEDALLION GUARANTEED  
HSBC BANK USA, NATIONAL ASSOCIATION  
Name: \_\_\_\_\_  
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Date: \_\_\_\_\_

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