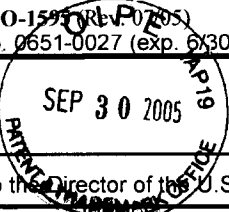


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RECORDATION
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103094841

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)

Crispina O. Caballero, ON, Canada

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)

Name: Mann Conroy Eisenberg & Associates

Internal Address: _____

Suite 302

Street Address: 800 Green Valley Road

City: Greensboro

State: North Carolina

Country: USA Zip: 27408

Additional name(s) & address(es) attached? Yes No

3. Nature of conveyance/Execution Date(s):

Execution Date(s) August 25, 2005

- Assignment Merger
- Security Agreement Change of Name
- Joint Research Agreement
- Government Interest Assignment
- Executive Order 9424, Confirmatory License
- Other _____

4. Application or patent number(s):

This document is being filed together with a new application.

A. Patent Application No.(s)
10/687,063

B. Patent No.(s)

Additional numbers attached? Yes No

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

Name: Peter K. Trzyna, Esq.

Internal Address: _____

Street Address: P.O. Box 7131

City: Chicago

State: Illinois Zip: 60680-7131

Phone Number: (312) 240-0824

Fax Number: (312) 240-0825

Email Address: _____

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

- Authorized to be charged by credit card
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- None required (government interest not affecting title)

8. Payment Information

a. Credit Card Last 4 Numbers _____
Expiration Date _____

b. Deposit Account Number 50-0235

Authorized User Name Peter K. Trzyna, Esq.

9. Signature:

September 28, 2005
Date

Peter K. Trzyna, Esq.
Name of Person Signing

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

19

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PATENT
REEL: 017046 FRAME: 0296

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Correction of Inventorship, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

PATENT

Date: September 28, 2005

Paper No.

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	:	10/687,063
Filed	:	October 16, 2003
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	:	3624
Examiner	:	

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSIGNMENT OF INVENTION

S I R :

WHEREAS, CRISPINA O. CABALLERO, the undersigned is an inventor of the subject matter described in the above-referenced patent application; and

WHEREAS, Mann, Conroy, Eisenberg, & Associates (hereinafter, the "Assignee"), under the laws of the State of North Carolina, having an address at 800 Green Valley Road, Suite 302, Greensboro, NC 27408, has an acknowledged right to the entire right, title, and interest therein, thereto, and thereunder, including, patent rights and any applications and patents related thereto or claiming priority therefrom;

NOW, THEREFORE, in consideration of ten dollars (\$10.00) in hand paid to

PATENT
REEL: 017046 FRAME: 0297

each, the receipt of which by each is hereby acknowledged, and other good and valuable consideration received by each, I hereby acknowledge that I have sold, assigned, transferred, and set over, and by these presents do hereby sell, assign, transfer, and set over, unto the Assignee, its successors, and assigns, the entire right, title and interest in, to, and under any and all inventions disclosed or described in the above-identified patent application and any and all rights thereto, including the above-identified patent application, any and all United States and foreign patents which may be granted pursuant thereto, and any and all United States and foreign applications, continuations, divisions, renewals, and substitutes thereof, as well as any reissues or reexamination patent(s); and I hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for said invention to the Assignee its successors, and assigns, in accordance with the terms of this instrument;

AND I HEREBY covenant that I have full right to convey the entire interest assigned, and that I have not executed, and will not execute, any agreement in conflict herewith;

AND I HEREBY further covenant that I respectively will communicate to the Assignee, its successors, legal representatives, and assigns, any facts known respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing, and reissue applications, make all rightful oaths, and generally do everything possible to aid the assignee, its successors, legal representatives, and assigns, to obtain and enforce proper patent protection for said invention;

THIS ASSIGNMENT of Invention is the entire agreement as to its subject matter.

If any portion of this Assignment of Invention is determined to be invalid, illegal, or unenforceable under any present or future law by the final judgment of any court of competent jurisdiction, the remainder of this Assignment of Invention shall not be effected thereby. It is the intention of the undersigned that if any portion of this Assignment of Invention is determined to

be invalid, a portion as similar in terms to such portion as is possible to be legal, valid, and enforceable shall be added in lieu thereof.

IN TESTIMONY WHEREOF, I respectively hereunto set hands and seals on the day and year set opposite my signature.

Date: August 25, 2005 *Crispina O. Caballero*
Crispina O. Caballero
Residence and Post Office Address: 4108 Bethesda Road
Stouffville, ON Canada LA47X5
Canadian Citizen