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1. Name of conveying party(ies):

- 1. Minoru ONO
- 2. Fumihiko MATSUDA
- 3. Kenji SUMIDA

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

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

Execution Date(s) 1. November 18, 2005 2. November 18, 2005
3. November 18, 2005

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

2. Name and address of receiving party(ies):

Name: Washi Kosan Co., Ltd. **10568901**

Internal Address:

Street Address: 15-21, Takanawa 2-chome
Minato-ku
Tokyo, 108-0074, Japan

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

4. Application or patent number(s): This document is being filed together with a new application February 17, 2006

A. Patent Application No.(s)

B. Patent No.(s)

10568901

Additional numbers attached? [] Yes [X] No

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

Name: C. Bruce Hamburg, Esq.
 Internal Address: Jordan and Hamburg LLP
Chanin Building
Suite 4000
 Street Address: 122 East 42nd Street
 City: New York State: New York Zip: 10168
 Phone Number: (212) 986-2340
 Fax Number: (212) 953-7733
 Email Address: jandh@ipattorneys.com

6. Total number of applications and patents involved:

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

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9. Statement and signature.

C. Bruce Hamburg, Esq.
Name of Person Signing

C. Bruce Hamburg
Signature

February 17, 2006
Date

Total number of pages including cover sheet, attachments, and documents: **6**

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PATENT

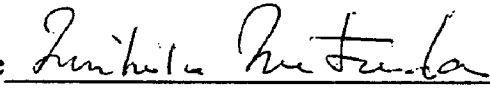
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ASSIGNMENT

For value received, **I, Minoru ONO, an individual, residing at 1-16, Terute 1-chome, Fukui-shi, Fukui 910-0024 Japan; I, Fumihiko MATSUDA, an individual, residing at 703, Keyakidai, Eihei-cho, Yoshida-gun, Fukui 910-1223 Japan; I, Kenji SUMIDA, an individual, residing at 600-12, Marubayashi, Nogi-machi, Shimotsuga-gun, Tochigi 329-0111 Japan,** hereinafter assignors, hereby sell, assign and transfer to **WASHI KOSAN CO., LTD., a corporation existing under the laws of Japan, located at 15-21, Takanawa 2-chome, Minato-ku, Tokyo 108-0074 Japan,** hereinafter assignees, and said assignees' successors, assigns, and legal representatives the entire right, title, and interest, for all countries including the United States of America, in and to certain inventions relating to **DEBT REDUCTION METHOD AND ITS APPARATUS** which corresponds to Patent Cooperation Treaty International Application No. **PCT/JP2004/019651** filed on **December 28, 2004**, of which this application is entry into the U.S.A. National Stage, and which is described in an application for Letters Patent of the United States, executed by said assignors respectively concurrently herewith, and all patents which may be granted therefor, and all divisions, reissues, continuations and extensions thereof, and authorize and request the Commissioner of Patents and Trademarks to issue all patents on said improvements or resulting therefrom to said assignees as assignees of the entire interest, and covenant that said assignors have full right so to do, and agree that said assignors will communicate to said assignees or said assignees' representatives any facts known to said assignors respecting said improvements and testify in any legal proceedings, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths

and generally do everything possible to aid said assignees, and said assignees' successors, assigns, and nominees, to obtain and enforce proper protection for said invention in the United States.

Signature  Date November 18, 2005
Minoru ONO

Signature  Date November 18, 2005
Fumihiko MATSUDA

Signature  Date November 18, 2005
Kenji SUMIDA