

09-21-2006



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PATENT

03820-P0094C GSW/DC

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	James E. Issler
Application No. - Pending	Filing Date: September <u>14</u> , 2006
Title of Application:	Closing System

112950 U.S. PTO
11/521119

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Mail Stop Assignment Recordation Services
 Director, U.S. Patent and Trademark Office
 Post Office Box 1450
 Alexandria, VA 22313-1450

Patent Assignment Recordation Form Cover Sheet

Dear Sir:

Please record the attached original document.

1. Name of conveying party. James E. Issler, a United States citizen, who resides at 24 East Lyon Farm Drive; Greenwich, CT 06830
2. Name and Address of Receiving Party. Columbia Insurance Company; 3024 Harney Street; Omaha, NE 68131.
3. Nature of Conveyance: Assignment. Execution Date: August 15, 2006.
4. Name and Address of Party to Whom Correspondence Concerning Document should be mailed.

Gene S. Winter, Registration No. 28,352
 Attorney for Applicant

ST.ONGE STEWARD JOHNSTON & REENS LLC

986 Bedford Street

Stamford, CT 06905-5619

203 324-6155

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5. Application Number: This document is being filed together with a new application, which is also filed herewith.
6. Total Number of Applications Involved: 1.
7. Total Fee (37 CFR 3.41): \$40.00 due. This amount has been added to the Application fee which is enclosed.
8. Authorization to Charge Deposit Account. The Commissioner is hereby authorized to charge any additional fees due by this paper and during the entire pendency of this Application to Account No. 19-4516.

Express Mail No. EL 570 208 054 US

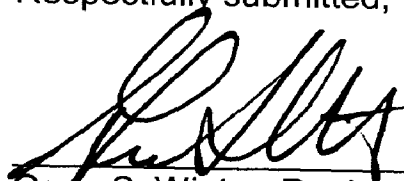
PATENT

REEL: 018318 FRAME: 0187

9. Statement and Signature. Total number of pages including cover sheet, attachments and document are 4. To the best of my knowledge and belief, the foregoing information is true and correct and any copy submitted herewith is a true copy of the original document.

Respectfully submitted,

September 14, 2006



Gene S. Winter, Registration No. 28,352
David Chen, Registration No. 46,613
Attorneys for Applicant
ST.ONGE STEWARD JOHNSTON & REENS LLC
986 Bedford Street
Stamford, CT 06905-5619
203 324-6155

Assignment

WHEREAS, I, James E. Issler, a citizen of United States, reside at 24 East Lyon Farm Drive; Greenwich; CT 06830, and have made certain inventions or discoveries (or both) as set forth in an application for Letters Patent of the United States of America, entitled **Closing System**, which application is being filed herewith;

WHEREAS, Columbia Insurance Company, a corporation organized and existing under the laws of the State of Nebraska, and having an office and place of business at 3024 Harney Street; Omaha, NE 68131, and, together with its successors and assigns is hereinafter called "Assignee", and is desirous of acquiring the title, rights, benefits and privileges hereinafter recited;

NOW THEREFORE, for valuable consideration furnished by Assignee to me, receipt and sufficiency of which I hereby acknowledge, I hereby, without reservation:

1. Assign, transfer and convey to Assignee the entire right, title and interest in and to said inventions and discoveries, said application for Letters Patent of the United States of America, any and all other applications for Letters Patent on said inventions and discoveries in any and all countries, including all divisional, renewal, substitute, continuation and convention applications based in whole or in part upon said inventions or discoveries, or upon said applications, and any and all Letters Patent, reissues and extensions of Letters Patent granted for said inventions and discoveries or upon said applications, and every priority right that is or may be predicated upon or arise from said inventions, said discoveries, said applications and said Letters Patent;

2. Authorize Assignee to file patent applications in any or all countries on any or all of said inventions and discoveries in my name or in the name of Assignee or otherwise as Assignee may deem advisable, under the International Convention or otherwise;

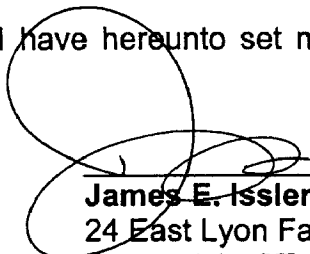
3. Authorize and request the Commissioner of Patents of the United States of America and the empowered officials of all other governments to issue or transfer all said Letters Patents to Assignee, as assignee of the entire right, title and interest therein or otherwise as Assignee may direct;

4. Warrant that I have not knowingly conveyed to others any right in said inventions, discoveries, applications or patents or any license to use the same or to make, use or sell anything embodying or utilizing any of said inventions or discoveries; and that I have good right to assign the same to Assignee without encumbrance;

5. Bind my heirs, legal representatives and assigns, as well as myself, to do, upon Assignee's request and at Assignee's expense, but without additional consideration to me or them, all acts reasonably serving to assure that said inventions and discoveries, said patent applications and said Letters Patent shall be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by me, my heirs, legal representatives and assigns if this assignment had not been made; and particularly to execute and deliver to Assignee all lawful application documents, including petitions, specifications, and oaths, and all assignments, disclaimers, and lawful affidavits in form and substance as may be requested by Assignee; to communicate to Assignee all facts known to me relating to said inventions and discoveries or the history thereof; and to furnish Assignee with any and all documents, photographs, models, samples and other physical exhibits in my control or in the control of my heirs, legal representatives or assigns, which may be useful for establishing the facts of my conceptions, disclosures, and reduction to practice of said inventions and discoveries.

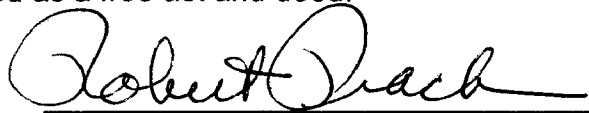
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal.

8.15.06
Date


James E. Issler
24 East Lyon Farm Drive
Greenwich, CT 06830

STATE OF CONNECTICUT : ss.
COUNTY OF FAIRFIELD :

On this 15TH DAY OF AUGUST, 2006, before me personally came James E. Issler, to me known and known to me to be the same person described in and who executed the foregoing instrument and duly acknowledged to me that this document was executed as a free act and deed.


Notary Public

ROBERT PRACH
NOTARY PUBLIC
My Commission Expires 12/31/2007

Express Mail No. EL 570 208 054 US