

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Margaret Sue Ellis	01/30/2002
RECEIVING PARTY DATA	
Name:	The Murrayhill Company
Street Address:	1670 Broadway Street, Suite 3400
City:	Denver
State/Country:	COLORADO
Postal Code:	80202
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11871431
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	1366/US/2
NAME OF SUBMITTER:	Ginny Sawatzke F/B/O Gregory P. Durbin
Total Attachments: 2	
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CH \$40.00 11871431

ASSIGNMENT

WHEREAS, I, Margaret Sue Ellis, whose post office address is 245 Grape Street, Denver, Colorado 80220, have made a certain new and useful invention relating to CREDIT RISK MANAGING LOAN POOLS, for which I have made application for Letters Patent of the United States, which application may be identified in the United States Patent Office as Application Serial No. 09/992,348 filed on November 21, 2001; and

WHEREAS, I now own the entire right, title and interest therein; and

WHEREAS, The Murrayhill Company, a Colorado corporation, whose post office address is 1670 Broadway Street, Suite 3400, Denver, Colorado 80202, is desirous of acquiring the entire interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal, or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, or any reissue or reexamination thereof, to be obtained therefor:

NOW THEREFORE, for good and valuable consideration to me in hand paid, the receipt and sufficiency of which are hereby acknowledged, I have sold, assigned, and set over and by these presents do hereby sell, assign and set over unto the said The Murrayhill Company, and said assignee's legal representatives, successors and assigns, the entire right, title and interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, both foreign and domestic, that may or shall issue thereon, or any reissue or reexamination thereof; and I do hereby authorize and request the Commissioner of Patents to issue said Letters Patent to the above-mentioned assignee, consistent with the terms of this Assignment.

I HEREBY AUTHORIZE the above-mentioned assignee to insert in this Assignment the filing date and serial number of said application.

UPON SAID CONSIDERATION, I hereby covenant and agree with the said assignee that I will not execute any writing or do any act whatsoever conflicting with these presents, and that I will, at any time upon request, without further or additional consideration, but at the expense of the said assignee, execute such additional assignments and other writings and do such additional acts as said assignee may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, continuation, continuation-in-part, divisional, renewal, reissued or extended Letters Patent of the United States, or of any and all foreign countries, on said

invention, and in enforcing any rights or choses in action accruing as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents, and by executing preliminary statements and other affidavits, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of, the assigns and legal representatives of both parties.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal on the date indicated below.

Jan 30, 2002

Margaret Sue Ellis
Margaret Sue Ellis

STATE OF COLORADO)
COUNTY OF Denver) ss.

On this 30th day of January, 2002, before me a notary public in and for said county, appeared Margaret Sue Ellis who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that she signed, sealed and delivered the same instrument as a free and voluntary act for the uses and purposes therein set forth.

(S E A L)

Adriana Vega
Notary Public

My commission expires: 04-17-2004.