

PATENT ASSIGNMENT

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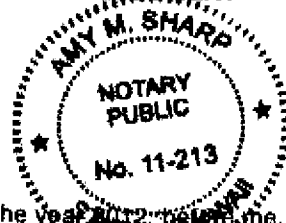
SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Margaret Davidson	10/09/2012
RECEIVING PARTY DATA	
Name:	ISH's/AR, LLC
Street Address:	92-1082 Olani Street #2
City:	Kapolei
State/Country:	HAWAII
Postal Code:	96707
PROPERTY NUMBERS Total: 1	
Property Type	Number
Patent Number:	8271299
CORRESPONDENCE DATA	
Fax Number:	5013769442
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
Phone:	5013710808
Email:	jdougherty@wlj.com
Correspondent Name:	J. Charles Dougherty
Address Line 1:	200 W. Capitol Ave., Suite 2300
Address Line 4:	Little Rock, ARKANSAS 72201
NAME OF SUBMITTER:	J. Charles Dougherty
Total Attachments: 3 source=M_to_ISH_parent_assign#page1.tif source=M_to_ISH_parent_assign#page2.tif source=M_to_ISH_parent_assign#page3.tif	

OP \$40.00 8271299

Doc. Date: 10-9-12 # Pages 14
 Notary Name: Amy M. Sharp First Circuit
 Doc. Description: Assignment for
patent NO. 8,271,299
 Notary Signature: [Signature] Date: 10-9-12
 NOTARY CERTIFICATION

ACKNOWLEDGMENT

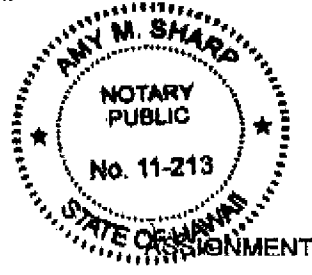
STATE OF HAWAII)
 COUNTY OF HAWAII) ss



On this 9 day of October, in the year 2012, before me, Amy M. Sharp, a Notary Public in and for the State of Hawaii, personally appeared S. Kenneth Davidson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that he executed the same for the purposes contained therein.

In witness whereof, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.

My commission expires:
4/24/15



[Signature]
 Notary Public Amy M. Sharp

WHEREAS, I, Margaret Davidson, residing at 92-1082 Olani Street, #2, Kapolei, HI 96707 ("Assignor"), am the owner of all right, title, and interest in and to certain new and useful improvements disclosed in U.S. Patent No. 8,271,299, issued on September 18, 2012, entitled "Return-of-Premium Insurance System and Method";

WHEREAS, ISH's/AR, LLC, a limited liability company formed under the laws of the State of Arkansas and having an address of 92-1082 Olani Street, #2, Kapolei, HI 96707 (together with any successors, legal representatives or assigns, "Assignee"), is desirous of acquiring the entire right, title and interest in and to said improvements, and in said patent;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, the said Assignor, have sold, assigned, transferred and set over, and by these presents do sell, assign, transfer and set over unto the said Assignee, my entire right, title and interest in and to said improvements, said U.S. patent and all patent applications heretofore or hereafter filed for said improvements in the United States and in all foreign countries (including related rights such as utility model registrations, inventor's certificates and the like), and all letters patent or patents in the United States and all foreign countries which may be granted thereon, and in and to all substitutions, divisions, continuations and continuations-in-part of said United States or foreign applications, or renewals, extensions, reissues or re-examinations of said letters patent or patents, and all rights under the International Convention for the Protection of Industrial Property, including all rights to claim priority; and

The said Assignor hereby covenants that she has full right to convey the entire interest herein assigned and that no assignment, sale, agreement or encumbrance has been or will be entered into which would conflict with this Assignment; and

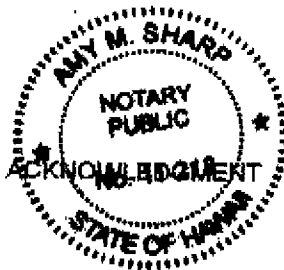
The said Assignor hereby covenants and agrees that the said Assignor will communicate to said Assignee any fact known to said Assignor respecting said improvements, sign all papers and documents,

take all lawful oaths, and do all acts necessary or required to be done for the procurement, maintenance, enforcement and defense of letters patent or patents for said improvements, without further consideration from said Assignee, but at the cost and expense of said Assignee; and

The said Assignor hereby requests the Director of the U.S. Patent and Trademark Office, and any officials of foreign countries whose duty it is to issue patents on applications as aforesaid, to issue said letters patent or patents to said Assignee.

SIGNED this 9 day of October, 2012


Margaret Davidson
Member, ISH's/AR, LLC



Doc. Date: 10.9.12 # Pages 14
 Notary Name: Amy M. Sharp First Circuit
 Doc. Description: Assignment for
Patent No. 8,271,299
 Notary Signature: [Signature] Date: 10.9.12
 NOTARY CERTIFICATION

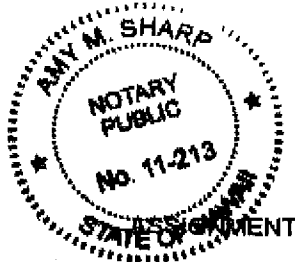
STATE OF HAWAII)
) ss
 COUNTY OF Hawaii)

On this 9 day of October, in the year 2012, before me, Amy M. Sharp, a Notary Public in and for the State of Hawaii, personally appeared Margaret Davidson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument, and acknowledged that he executed the same for the purposes contained therein.

In witness whereof, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.

My commission expires:

11/16/15



[Signature]
 Notary Public Amy M. Sharp

WHEREAS, ISH's/AR, LLC, a limited liability company formed under the laws of the State of Arkansas and having an address of 92-1082 Olani Street, #2, Kapolei, HI 96707 (together with any successors, legal representatives or assigns, "Assignee"), is the owner of all right, title, and interest in and to certain new and useful improvements disclosed in U.S. Patent No. 8,271,299, issued on September 18, 2012, entitled "Return-of-Premium Insurance System and Method";

WHEREAS, DSD Holdings, LLC, a limited liability company formed under the laws of the State of Arkansas and having an address of 7 Edgehill Rd., Searcy, AR 72143 (together with any successors, legal representatives or assigns, "Assignee"), is desirous of acquiring the entire right, title and interest in and to said improvements, and in said patent;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Assignor has sold, assigned, transferred and set over, and by these presents does sell, assign, transfer and set over unto the said Assignee, its entire right, title and interest in and to said improvements, said U.S. patent and all patent applications heretofore or hereafter filed for said improvements in the United States and in all foreign countries (including related rights such as utility model registrations, inventor's certificates and the like), and all letters patent or patents in the United States and all foreign countries which may be granted thereon, and in and to all substitutions, divisions, continuations and continuations-in-part of said United States or foreign applications, or renewals, extensions, reissues or re-examinations of said letters patent or patents, and all rights under the International Convention for the Protection of Industrial Property, including all rights to claim priority; and

The said Assignor hereby covenants that it has full right to convey the entire interest herein assigned and that no assignment, sale, agreement or encumbrance has been or will be entered into which would conflict with this Assignment; and

The said Assignor hereby covenants and agrees that the said Assignor will communicate to said Assignee any fact known to said Assignor respecting said improvements, sign all papers and documents,