

PATENT ASSIGNMENT COVER SHEET

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EPAS ID: PAT4334339

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
POCKETBOOK PROTECTION INC.	02/22/2017
RECEIVING PARTY DATA	
Name:	IPS SOFTWARE LTD.
Street Address:	410 - 1333 WEST BROADWAY
City:	VANCOUVER
State/Country:	CANADA
Postal Code:	V6H 4C1
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	15057570
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	P768 0002/AMF
NAME OF SUBMITTER:	NICOLE R. CUTURA
SIGNATURE:	/Nicole R. Cutura/
DATE SIGNED:	03/23/2017
Total Attachments: 2	
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ASSIGNMENT OF INVENTIONS AND RELATED PATENT RIGHTS

WHEREAS **Pocketbook Protection Inc.** (the "Assignor"), whose address is PO Box 17574 The Ritz, Vancouver, British Columbia, V6E 0B2, Canada, is the owner of certain inventions or improvements (the "Invention(s)") described and/or claimed in:

- (i) Canadian patent application No. 2,922,315 filed on 1 March 2016 and entitled: **SYSTEM AND METHOD FOR DETERMINING INTEREST RATES AND INTEREST RATE BUY DOWN FOR INDIRECT FINANCING TRANSACTIONS;** and
- (ii) United States patent application No. 15/057,570 filed on 1 March 2016 and entitled **SYSTEM AND METHOD FOR DETERMINING INTEREST RATES AND INTEREST RATE BUY DOWN FOR INDIRECT FINANCING TRANSACTIONS;** (collectively, and individually, the "Applications");

AND WHEREAS, **IPS Software Ltd.** (the "Assignee"), whose address is 410 – 1333 West Broadway, Vancouver, British Columbia, V6H 4C1, Canada, wishes to own the entire worldwide right, title, and interest in and to: the Invention(s), the Application(s), and all patents which may be granted on or as a result thereof in all countries;

In consideration of ONE (\$1.00) DOLLAR and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does hereby sell, assign, transfer, and set over to the Assignee the entire right, title, and interest in and to:

- the Invention(s);
- the Application(s);
- all national phase applications arising from the Application(s);
- all continuations, divisions, renewals of, or substitutes for the Application(s);
- the right to file counterparts to the Application(s) in all countries and regions;
- the right to claim priority from the Application(s) in all countries and regions;
- each and every additional application that claims any part of the Invention(s);
- each and every additional application that is in any way based on or claims priority from or corresponds to the Application(s);
- all patents which may be granted on or as a result thereof;
- any reissue or reissues of such patents;
- all causes of action and rights to bring suit for past, present, and future infringement thereof and all claims for and rights to collect damages, profits, and all other remedies and relief in respect thereof, including other compensation in respect of pre-grant activities; and
- all future improvements to the Invention(s);

the same to be held and enjoyed by the Assignee, its successors, assigns, nominees, or legal representatives, to the full end of the term or terms for which such patents respectively may be granted, reissued, or extended, as fully and entirely as the same would have been held and enjoyed by the Assignor, had this Assignment, sale, and transfer not been made.


The Assignor hereby covenants it:

- has full right to convey the entire interest herein assigned;
- has not encumbered the rights and properties transferred by this Assignment in any manner; and,
- has not executed and will not execute any agreement that transfers any rights in the Invention(s) and/or the Application(s) to anyone other than the Assignee, or is otherwise in conflict herewith.

The Assignor hereby agrees that at the request of the Assignee, it shall:

- promptly execute any further proper documents that may be required or expedient to give effect to this Assignment in any country or region; and,
- exercise its rights in relation to the inventors of the Invention(s) to secure their cooperation in executing any proper documents that the Assignee may reasonably request for the purpose of securing or enforcing patent protection for the Inventions in any countries or regions and/or giving effect to this Assignment.

EXECUTED at Vancouver this 22 day of February 2017
(place of signature)


Pocketbook Protection Inc.

By: Ray Rieger

Title: Director

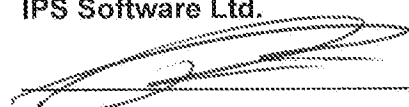
Witnessed by: 

Printed Name: **FAIZAL NURANEY**
BARRISTER & SOLICITOR
#410 - 1333 West Broadway
Vancouver, BC, V6H 4C1
Telephone: 604-734-4554 Fax: 604-734-5182

STATEMENT OF ACCEPTANCE

The foregoing Assignment is hereby accepted by the Assignee:

IPS Software Ltd.

By: 

Name: Ray Rieger

Title: Director