

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
 Stylesheet Version v1.2

EPAS ID: PAT7452241

SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	SECURITY INTEREST	
CONVEYING PARTY DATA		
	Name	Execution Date
	TOTAL EXPERT, INC.	07/25/2022
RECEIVING PARTY DATA		
Name:	BANK OF MONTREAL	
Street Address:	100 KING STREET WEST	
Internal Address:	1 FIRST CANADIAN PLACE, 21ST FLOOR	
City:	TORONTO, ON	
State/Country:	CANADA	
Postal Code:	M5X 1A1	
PROPERTY NUMBERS Total: 2		
	Property Type	Number
	Patent Number:	10445515
	Patent Number:	11080415
CORRESPONDENCE DATA		
Fax Number:	(202)585-8080	
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i>		
Phone:	202-585-8000	
Email:	mkitces@nixonpeabody.com, kpittman@nixonpeabody.com	
Correspondent Name:	NIXON PEABODY LLP	
Address Line 1:	799 9TH STREET NW	
Address Line 2:	SUITE 500	
Address Line 4:	WASHINGTON, D.C. 20001	
ATTORNEY DOCKET NUMBER:	077606-000034	
NAME OF SUBMITTER:	MATTHEW T. KITCES	
SIGNATURE:	/Matthew T Kitces/	
DATE SIGNED:	07/26/2022	
Total Attachments: 6		
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PATENT SECURITY AGREEMENT

This PATENT SECURITY AGREEMENT, dated as of July 25, 2022 (this "Agreement"), is made by TOTAL EXPERT, INC., a Delaware corporation (the "Grantor"), in favor of BANK OF MONTREAL, as the secured party (together with its successor, the "Secured Party").

WITNESSETH:

WHEREAS, pursuant to that certain Credit Agreement, dated as of July 25, 2022 (as amended, supplemented, amended and restated or otherwise modified from time to time, the "Credit Agreement"), between the Grantor, as borrower, and the Secured Party, as lender, the Grantor is required to execute and deliver this Patent Security Agreement;

WHEREAS, in connection with the Credit Agreement, the Grantor has executed and delivered a General Security Agreement, dated as of July 25, 2022 (as amended, supplemented, amended and restated or otherwise modified from time to time, the "Security Agreement");

WHEREAS, pursuant to the Credit Agreement and the Security Agreement, the Grantor is required to grant to the Secured Party for its benefit a continuing security interest in all of the Patent Collateral (as defined below) to secure all Secured Obligations; and

WHEREAS, the Grantor has duly authorized the execution, delivery and performance of this Agreement;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Grantor agrees, for the benefit of the Secured Party, as follows:

SECTION 1. Definitions. Unless otherwise defined herein or the context otherwise requires, terms used in this Agreement, including its preamble and recitals, have the meanings provided (or incorporated by reference) in the Security Agreement.

SECTION 2. Grant of Security Interest. The Grantor hereby collaterally assigns, pledges, hypothecates, charges and mortgages to the Secured Party, for its benefit and hereby grants to the Secured Party for its benefit a continuing security interest in all of the following property, whether now or hereafter existing or acquired by the Grantor (the "Patent Collateral"):

(a) all of its patents and all inventions, designs and improvements described and claimed therein, now existing or hereafter acquired, including those referred to in Item A of Schedule I hereto, whether currently in use or not, all registrations and recordings thereof and all applications in connection therewith, whether pending or in preparation for filing, including registrations, recordings and applications in the United States Patent and Trademark Office or in any office or agency of the United States of America or any State thereof or any other country or political subdivision thereof or otherwise, and all common-

law rights relating to the foregoing, and (ii) the right to obtain all reissues, extensions or renewals of the foregoing (collectively referred to as "Patent");

(b) all Patent licenses for the grant by or to the Grantor of any right to use any Patent, including each Patent license referred to in Item B of Schedule I hereto, with the exception of those licenses or other agreements that the grant of the security interest therein would (A) constitute a violation of a valid and enforceable restriction in favor of a third party (other than an Obligor) on such grant, unless and until any required consents shall have been obtained, or (B) give any other party to such license or other agreement (other than an Obligor) the right to terminate its obligations thereunder; *provided*, that the foregoing exclusions in the preceding clauses (A) and (B) shall in no way be construed to apply to the extent that the condition is unenforceable under Sections 9-406, 9-407, 9-408 or 9-409 of the NYUCC (or any successor provision or provisions) of any relevant jurisdiction or any other applicable governmental law; *provided, further*, that such security interest shall attach immediately and automatically without further action when the condition shall be remedied and, to the extent severable, shall attach immediately to any portion of such assets or rights that does not result in any of the consequences specified in the preceding clauses (A) or (B);

(c) all of the goodwill of the business connected with the use of, and symbolized by the items described in, clause (a), and to the extent applicable clause (b);

(d) the right to sue third parties for past, present and future infringements of any Patent Collateral described in clause (a) and, to the extent applicable, clause (b); and

(e) all Proceeds of, and rights associated with, the foregoing, including any claim by the Grantor against third parties for past, present or future infringement or dilution of any Patent, Patent registration or Patent license, or for any injury to the goodwill associated with the use of any such Patent or for breach or enforcement of any Patent license and all rights corresponding thereto throughout the world.

Notwithstanding the foregoing, the Patent Collateral shall not include any Excluded Assets.

SECTION 3. Security Agreement. This Agreement has been executed and delivered by the Grantor for the purpose of registering the security interest of the Secured Party in the Patent Collateral with the United States Patent and Trademark Office and corresponding offices in other countries of the world. The security interest granted hereby has been granted as a supplement to, and not in limitation of, the security interest granted to the Secured Party for its benefit under the Security Agreement. The Security Agreement (and all rights and remedies of the Secured Party and each Secured Party thereunder) shall remain in full force and effect in accordance with its terms. The Grantor authorizes and requests that the Commissioner of Patents and any other applicable government officer record this Patent Security Agreement.

SECTION 4. Release of Liens. Upon (i) the disposition of any Patent Collateral to the extent permitted by the Credit Agreement or (ii) the termination of the Credit Agreement in accordance with the terms thereby, the security interests granted herein shall automatically terminate with respect to (A) such Patent Collateral (in the case of clause (i)) or (B) all Patent

Collateral (in the case of clause (ii)). Upon any such disposition or termination, the Secured Party will, at the Grantor's sole expense, without any representations, warranties or recourse of any kind whatsoever, (x) deliver to the Grantor all Patent Collateral held by the Secured Party hereunder and (y) execute and deliver to the Grantor such documents as the Grantor shall reasonably request to evidence such termination.

SECTION 5. Acknowledgment. The Grantor does hereby further acknowledge and affirm that the rights and remedies of the Secured Party with respect to the security interest in the Patent Collateral granted hereby are more fully set forth in the Security Agreement, the terms and provisions of which (including the remedies provided for therein) are incorporated by reference herein as if fully set forth herein.

SECTION 6. Loan Document. This Agreement is a Loan Document executed pursuant to the Credit Agreement and shall (unless otherwise expressly indicated herein) be construed, administered and applied in accordance with the terms and provisions thereof, including Article 15 thereof.

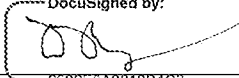
SECTION 7. Governing Law. THIS AGREEMENT AND ANY CLAIMS, CONTROVERSY, DISPUTE OR CAUSE OF ACTION (WHETHER IN CONTRACT OR TORT OR OTHERWISE) BASED UPON, ARISING OUT OF OR RELATING TO THIS AGREEMENT SHALL BE GOVERNED BY, AND CONSTRUED IN ACCORDANCE WITH, THE LAW OF THE STATE OF NEW YORK WITHOUT REGARD TO CONFLICTS OF LAW PRINCIPLES THEREOF OTHER THAN SECTION 5-1401 OF THE GENERAL OBLIGATIONS LAW OF THE STATE OF NEW YORK.

SECTION 8. Counterparts. This Agreement may be executed by the parties hereto in several counterparts, each of which shall be deemed to be an original and all of which shall constitute together but one and the same agreement. Delivery of an executed counterpart of a signature page to this Agreement by facsimile (or other electronic) transmission shall be effective as a delivery of a manually executed counterpart of this Agreement.

* * * * *

IN WITNESS WHEREOF, each of the parties hereto has caused this Agreement to be duly executed and delivered by Authorized Officer as of the date first above written.

TOTAL EXPERT, INC.

By:  DocuSigned by:
Name: John Emerick
Title: Chief Financial Officer

IN WITNESS WHEREOF, each of the parties hereto has caused this Agreement to be duly executed and delivered by Authorized Officer as of the date first above written.

**BANK OF MONTREAL, as Secured
Party**

By: Charles Rice
Name: Charles Reggie Rice
Title: Vice President

By: Christopher Jackson
Name: Christopher Jackson
Title: Director

SCHEDULE I

Item A. Patents

Title	App. No.	Filed	Status	Jurisdiction	Company
Document proportional allocation system	15/654,229	10,445,515	Issued	USPTO	Total Expert, Inc.
Document proportional allocation system	16/566,184	11,080,415	Issued	USPTO	Total Expert, Inc.

Item B. Patent Licenses

None.