

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT7899870

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY INTEREST
CONVEYING PARTY DATA	
Name	Execution Date
YEROOSHA, INC.	04/06/2023
RECEIVING PARTY DATA	
Name:	BANK OF MONTREAL
Street Address:	320 SOUTH CANAL STREET
City:	CHICAGO
State/Country:	ILLINOIS
Postal Code:	60606
PROPERTY NUMBERS Total: 2	
Property Type	Number
Application Number:	17672786
Patent Number:	11367146
CORRESPONDENCE DATA	
Fax Number:	(312)876-7934
<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:	3128768000
Email:	angelica.pogson@dentons.com
Correspondent Name:	DENTONS US LLP
Address Line 1:	P.O. BOX 1302
Address Line 4:	CHICAGO, ILLINOIS 60604
ATTORNEY DOCKET NUMBER:	09773150-000253
NAME OF SUBMITTER:	ANGELICA POGSON
SIGNATURE:	/angelica pogson/
DATE SIGNED:	04/13/2023
Total Attachments: 5	
source=BMO_BSIA- Yeroosha Patent Security Agreement - Executed#page1.tif	
source=BMO_BSIA- Yeroosha Patent Security Agreement - Executed#page2.tif	
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PATENT SECURITY AGREEMENT

This PATENT SECURITY AGREEMENT ("**Patent Security Agreement**"), dated as of April 6, 2023 is made by and between Yeroosha, Inc., a Florida Corporation (the "**Grantor**") in favor of BANK OF MONTREAL, as lender (the "Lender").

WHEREAS, the Grantor has entered into an Offer of Finance dated as of April 6, 2023 (the "**Loan Agreement**"), by and among Brian Seiferlein Insurance Agency, P.C., a Michigan corporation (the "**Borrower**"), the Grantor, the Lender and the other parties party there;

WHEREAS, as a condition precedent to the making of the loans by the Lender to the Borrower under the Loan Agreement, Grantor has executed and delivered to the Lender that certain Security Agreement dated as of April 6, 2023, made by and between the Grantor and the Lender (the "**Security Agreement**").

WHEREAS, under the terms of the Security Agreement, the Grantor has granted to the Lender a security interest in, among other property, certain intellectual property of the Grantor, and has agreed to execute and deliver this Patent Security Agreement for recording with the United States Patent and Trademark Office.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Grant of Security. Grantor hereby pledges and grants to the Lender, for the benefit of itself and as representative for the benefit of its affiliates, a security interest in and to all of the right, title, and interest of Grantor in, to, and under the following (the "**Patent Collateral**"):

(a) the patents and patent applications set forth in Schedule 1 hereto and all reissues, divisions, continuations, continuations-in-part, renewals, extensions, and reexaminations thereof and amendments thereto (the "**Patents**");

(b) all rights of any kind whatsoever of Grantor accruing under any of the foregoing provided by applicable law of any jurisdiction, by international treaties and conventions, and otherwise throughout the world;

(c) any and all royalties, fees, income, payments, and other proceeds now or hereafter due or payable with respect to any and all of the foregoing; and

(d) any and all claims and causes of action, with respect to any of the foregoing, whether occurring before, on, or after the date hereof, including all rights to and claims for damages, restitution, and injunctive and other legal and equitable relief for past, present, and future infringement, dilution, misappropriation, violation, misuse, breach, or default, with the right, but no obligation, to sue for such legal and equitable relief and to collect, or otherwise recover, any such damages.

2. Recordation. Grantor authorizes and requests the United States Patent and Trademark Office record and register this Patent Security Agreement upon request by the Lender.

3. Loan Documents. This Patent Security Agreement has been entered into pursuant to and in conjunction with the Security Agreement, which is hereby incorporated by reference. The provisions of the Security Agreement shall supersede and control over any conflicting or inconsistent provision herein. The rights and remedies of the Lender with respect to the Patent Collateral are as provided by the Loan Agreement, the Security Agreement, and related documents, and nothing in this Patent Security Agreement shall be deemed to limit such rights and remedies.

4. Execution in Counterparts. This Patent Security Agreement may be executed in counterparts (and by different parties hereto in different counterparts), each of which shall constitute an original, but all of which when taken together shall constitute a single contract. Delivery of an executed counterpart of a signature page to this Patent Security Agreement by facsimile or in electronic (i.e., "pdf" or "tif" format) or by electronic signature (such as DocuSign) shall be effective as delivery of a manually executed counterpart of this Patent Security Agreement.

5. Successors and Assigns. This Patent Security Agreement will be binding on and shall inure to the benefit of the parties hereto and their respective successors and assigns.

6. Governing Law. This Patent Security Agreement and any claim, controversy, dispute, or cause of action (whether in contract or tort or otherwise) based upon, arising out of, or relating to this Patent Security Agreement and the transactions contemplated hereby and thereby shall be governed by, and construed in accordance with, the laws of the United States and the State of Illinois, without giving effect to any choice or conflict of law provision or rule (whether of the State of Illinois or any other jurisdiction).

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, Grantor has caused this Patent Security Agreement to be duly executed and delivered by its officer thereunto duly authorized as of the date first above written.

Yeroosha, Inc.

DocuSigned by:

Elizabeth Lipkowitz

By: _____

Name: Elizabeth Lipkowitz

Title: President

Address for Notices: 9429

HARDING AVENUE #260 MIAMI, FL
33154

AGREED TO AND ACCEPTED:

BANK OF MONTREAL

By: _____

Name:

Title:

Address for Notices:

IN WITNESS WHEREOF, Grantor has caused this Patent Security Agreement to be duly executed and delivered by its officer thereunto duly authorized as of the date first above written.

Yeroosha, Inc.

By: _____

Name:

Title:

Address for Notices:

AGREED TO AND ACCEPTED:

BANK OF MONTREAL

Signé par OLIVIER R. LALONDE

By: _____
18-2023-04-06 16:59:36 EDT

Name: Olivier Robillard-Lalonde

Title: Director

Address for Notices:

Bank of Montreal, Chicago Branch

320 South Canal Street

Chicago, Illinois 60606

C/o Jeffrey Daniels

SCHEDULE 1

PATENTS

Patents

Title	Jurisdiction	Patent Number	Issue Date	Record Owner
LIFE INSURANCE POLICY APPLICATION PROCESS AND SYSTEM	US	11,367,146	2022-06-21	Yeroosha, Inc.

Patent Applications

Title	Jurisdiction	Application/ Publication Number	Filing Date	Record Owner
BUSINESS APPLICATION PROCESS AND SYSTEM	US	17,672,786	2022-02-16	Yeroosha, Inc.