



01-12-2001

U.S. Patent & TMOfr/TM Mail Rpt Dt. #26

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Assignment **License**

Security Agreement **Nunc Pro Tunc Assignment**

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76007038

Individual **General Partnership** **Limited Partnership** **Corporation** **Association**

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01 FC:481 40.00 OP
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Renee Simonton

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Renee Simonton
Signature

Jan 8, 2001

Date Signed

State of Delaware
Office of the Secretary of State

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01-12-2001

U.S. Patent & TMOtc/TM Mail Rcpt Dt. #26

I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"RISKWISE.COM L.L.C.", A DELAWARE LIMITED LIABILITY COMPANY, WITH AND INTO "RISKWISE L.L.C." UNDER THE NAME OF "RISKWISE L.L.C.", A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, AS RECEIVED AND FILED IN THIS OFFICE THE TWENTY-NINTH DAY OF SEPTEMBER, A.D. 2000, AT 9:07 O'CLOCK A.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF MERGER IS THE THIRTIETH DAY OF SEPTEMBER, A.D. 2000.



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Edward J. Freel, Secretary of State

AUTHENTICATION: 0710998

DATE: 10-02-00

TRADEMARK
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STATE OF DELAWARE
SECRETARY OF STATE
DIVISION OF CORPORATIONS
FILED 09:07 AM 09/29/2000
001494891 - 2984944

**STATE OF DELAWARE
CERTIFICATE OF MERGER**

Merging
RiskWise.com L.L.C.
into
RiskWise L.L.C.

(Pursuant to Section 18-209 of the Delaware Limited Liability Act.)

RiskWise L.L.C., a limited liability company organized in the State of Delaware, pursuant to the provisions of the Delaware Limited Liability Company Act,

DOES HEREBY CERTIFY that:

FIRST: The constituent entities in the merger are:

- (a) RiskWise L.L.C., a limited liability company organized under the laws of the State of Delaware ("RiskWise"),
- (b) RiskWise.com L.L.C., a limited liability company organized under the laws of the State of Delaware ("RiskWise.com").

SECOND: An Agreement and Plan of Merger has been approved and executed by each of RiskWise and RiskWise.com, both Delaware limited liability companies, in accordance with the provisions of Section 18-209 of the Delaware Limited Liability Act.

THIRD: The name of the surviving limited liability company is RiskWise L.L.C., a Delaware limited liability company (sometimes hereinafter referred to as the "Surviving Company").

FOURTH: The effective date of the merger shall be September 30, 2000.

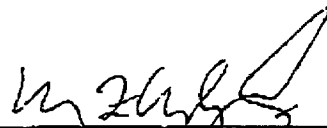
FIFTH: A copy of the Agreement and Plan of Merger is on file at the following place of business of the Surviving Company: Suite 200, 300 Welsh Road, Horsham, Pennsylvania 19044.

SIXTH: A copy of the Agreement and Plan of Merger will be furnished by the Surviving Company on request and without cost to any member of Riskwise or IFraud.

IN WITNESS WHEREOF, Riskwise has caused this certificate to be signed by an authorized officer thereof, as of the 25th day of September 2000.

RiskWise L.L.C.

By:


Name: Henry Z. Herbaczewski
Title: Assistant Secretary

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