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TRADEMARK ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

| SUBMISSION TYPE: | NEW ASSIGNMENT |
|-----------------------|--|
| NATURE OF CONVEYANCE: | ASSIGNS THE ENTIRE INTEREST AND THE GOODWILL |

CONVEYING PARTY DATA

| Name | Formerly | Execution Date | Entity Type |
|--|----------|----------------|-------------------------|
| Next Online Mortgage Technologies, Inc. | | 12/23/2010 | CORPORATION: WASHINGTON |

RECEIVING PARTY DATA

| Name: | Emerging Payments Technologies, Inc. | |
|-----------------|--------------------------------------|--|
| Street Address: | 1 Harmon Plaza | |
| City: | Secaucus | |
| State/Country: | NEW JERSEY | |
| Postal Code: | 07096 | |
| Entity Type: | CORPORATION: DELAWARE | |

PROPERTY NUMBERS Total: 1

| Property Type | Number | Word Mark |
|----------------------|---------|-----------|
| Registration Number: | 3117850 | CREDEX |

CORRESPONDENCE DATA

Fax Number: (914)723-4301

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 914-723-4300

Email: rduff@lsllp.com

Correspondent Name: Renee L. Duff

Address Line 1: Lackenbach Siegel LLP
Address Line 2: One Chase Road

Address Line 4: Scarsdale, NEW YORK 10583

| #13928 |
|---------------|
| Renee L. Duff |
| /RLD/ |
| |

TRADEMARK REEL: 004468 FRAME: 0538

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| Date: | 02/05/2011 | |
|--|------------|--|
| Total Attachments: 2 source=Assignment of RN 3117850#page1.tif source=Assignment of RN 3117850#page2.tif | | |

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ASSIGNMENT

WHEREAS, Next Online Mortgage Technologies, Inc., a Washington Corporation located at 4242 Hunts Point Road, Hunts Point, Washington 98004, is the owner of all right, title and interest in and to the below listed trademark which is registered at the United States Patent and Trademark Office, particulars of which are as follows:

Trademark

Registration No.

CREDEX

3,117,850

(hereinafter referred to as the "Mark");

WHEREAS, Emerging Payments Technologies, Inc., a Delaware corporation with offices at 1 Harmon Plaza, Secaucus, New Jersey 07096, is desirous of acquiring the aforesaid Mark, together with the goodwill of the business symbolized by the Mark;

WHEREAS, the parties hereto are desirous of executing a document for purposes of recordation at the United States Patent and Trademark Office recording title in and to the aforesaid Mark in the name of Emerging Payments Technologies, Inc.

NOW, THEREFORE, for and in consideration of good and valuable consideration to it paid, the receipt and sufficiency of which are hereby acknowledged, Next Online

Mortgage Technologies, Inc. hereby does hereby sell, assign, and transfer unto said

Emerging Payments Technologies, Inc. all rights, title and interest in and to said Mark, including the applications and registrations thereof and the Certificates of Registration duly and legally issued therefor, and any and all renewals thereof for the Mark, together with the goodwill of the business symbolized thereby, and further including, without limitation, all

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claims for damages by reason of past infringement and the right to sue for and the right to collect the same for its own use and behoof, and for the use and behoof of its successors, assigns, or legal representatives and the right to defend the Mark and the applications and registrations thereof.

NEXT ONLINE MORTGAGE TECHNOLOGIES, INC. REPRESENTS AND WARRANTS that it has the full right, power and authority to make this assignment, and that it has not granted and will not grant any assignment or other encumbrance of the Mark to any third party.

Next Online Mortgage Technologies, Inc.

BY JAP

NAME: Layne Sapp

TITLE: <u>C&O</u>

DATE: December 23, 2010

TRADEMARK REEL: 004468 FRAME: 0541

RECORDED: 02/05/2011