### TRADEMARK ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2 ETAS ID: TM324479

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY INTEREST

#### **CONVEYING PARTY DATA**

Name	Formerly	Execution Date	Entity Type
CARDCASH EXCHANGE, INC.		11/25/2014	CORPORATION: DELAWARE

### **RECEIVING PARTY DATA**

Name:	STERLING NATIONAL BANK		
Street Address:	400 Rella Boulevard, P.O. Box 600		
City:	Montebello		
State/Country:	NEW YORK		
Postal Code:	10901		
Entity Type:	National Banking Association: UNITED STATES		

#### **PROPERTY NUMBERS Total: 1**

Property Type	Number	Word Mark
Registration Number:	4156512	CARDCASH

#### **CORRESPONDENCE DATA**

Fax Number:

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.

Email: kansley@stradley.com

**Correspondent Name:** Kareem Ansley Address Line 1: Stradley Ronon Address Line 2: 100 Park Avenue

Address Line 4: New York, NEW YORK 10017

ATTORNEY DOCKET NUMBER:	184652-0022
NAME OF SUBMITTER:	Kareem Ansley
SIGNATURE:	/Kareem Ansley/
DATE SIGNED:	11/26/2014

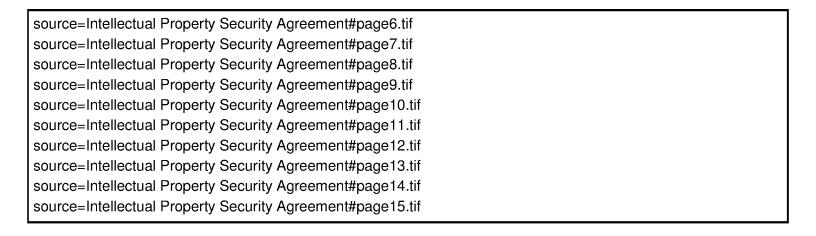
#### **Total Attachments: 15**

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TRADEMARK

REEL: 005408 FRAME: 0951



### INTELLECTUAL PROPERTY SECURITY AGREEMENT

THIS INTELLECTUAL PROPERTY SECURITY AGREEMENT (this "Agreement") is entered into as of November 25, 2014, by and between CARDCASH EXCHANGE, INC., a Delaware corporation (the "Pledgor"), and STERLING NATIONAL BANK, a national banking association (the "Bank").

### $\underline{\mathbf{W}} \underline{\mathbf{I}} \underline{\mathbf{T}} \underline{\mathbf{N}} \underline{\mathbf{E}} \underline{\mathbf{S}} \underline{\mathbf{E}} \underline{\mathbf{T}} \underline{\mathbf{H}}$ :

WHEREAS, pursuant to that certain Loan and Security Agreement of even date herewith (as the same now exists or may hereafter be amended, amended and restated, modified, supplemented, extended, renewed, restated or replaced, the "Loan Agreement") by and among Pledgor, the other Loan Parties from time to time party thereto, and the Bank, the Bank has agreed to make certain Loans (as defined therein) and other extensions of credit to Pledgor, as Borrower thereunder (and as defined in the Loan Agreement) from time to time pursuant to the terms and conditions thereof; and

WHEREAS, the Bank is willing to extend credit to Pledgor as provided for in the Loan Agreement, but only upon the condition, among others, that Pledgor shall have executed and delivered this Agreement in order to further secure the payment and performance of, among other things, all now existing or hereafter arising Obligations (as defined in the Loan Agreement) of Pledgor and the other Loan Parties under the Loan Agreement.

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

#### 1. Defined Terms.

- (a) Capitalized terms used herein shall have the meanings ascribed to such terms in the Loan Agreement to the extent not otherwise defined or limited herein.
- (b) The words "hereof," "herein" and "hereunder" and words of like import when used in this Agreement shall refer to this Agreement as a whole and not to any particular provision of this Agreement, and paragraph references are to this Agreement unless otherwise specified.
- (c) All terms defined in this Agreement in the singular shall have comparable meanings when used in the plural, and <u>vice versa</u>, unless otherwise specified.
- 2. <u>Incorporation of Premises</u>. The premises set forth above are incorporated into this Agreement by this reference thereto and are made a part hereof.
- 3. <u>Incorporation of the Loan Agreement</u>. The Loan Agreement and the terms and provisions thereof are hereby incorporated herein in their entirety by this reference thereto.

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- 4. Grant of Security Interest in Trademarks, Patents, Copyrights, Domain Names and Licenses. In addition to, and not in limitation of, the security interest in and Liens upon the Collateral granted by Pledgor to the Bank pursuant to the Loan Agreement, in order to secure the complete and timely payment, performance and satisfaction of all of the Obligations, and ratifying and confirming such security interest in and Liens upon the Collateral granted by Pledgor to the Bank pursuant to the Loan Agreement, Pledgor hereby grants to the Bank a security interest in, as and by way of a first mortgage and security interest having priority over all other security interests, with power of sale to the extent permitted by applicable law, all of Pledgor's now owned or existing and hereafter acquired or arising:
- (i) trademarks, trade names, registered trademarks, trademark applications, (a) service marks, registered service marks and service mark applications, including, without limitation, the trade names, registered trademarks, trademark applications, registered service marks and service mark applications listed on Schedule 1 attached hereto and made a part hereof, and (A) all renewals thereof, (B) all income, royalties, damages and payments now and hereafter due and/or payable under and with respect thereto, including, without limitation, payments under all licenses entered into in connection therewith and damages and payments for past or future infringements or dilutions thereof, (C) the right to sue for past, present and future infringements and dilutions thereof, (D) the goodwill of Pledgor's business symbolized by the foregoing and connected therewith, and (E) all of Pledgor's rights corresponding thereto throughout the world (all of the foregoing trademarks, trade names, registered trademarks and trademark applications, service marks, registered service marks and service mark applications, together with the items described in clauses (A)-(E) in this Paragraph 4(a)(i), are sometimes hereinafter individually and/or collectively referred to as the "Trademarks"); and (ii) all proceeds of any and all of the foregoing, including, without limitation, license royalties and proceeds of infringement suits;
- (b) (i) patents and patent applications, including, without limitation, the patents and patent applications listed on Schedule 2 attached hereto and made a part hereof, and (A) all renewals thereof, (B) all income, royalties, damages and payments now and hereafter due and/or payable under and with respect thereto, including, without limitation, payments under all licenses entered into in connection therewith and damages and payments for past or future infringements or dilutions thereof, (C) the right to sue for past, present and future infringements and dilutions thereof, and (D) all of Pledgor's rights corresponding thereto throughout the world (all of the foregoing patents and patent applications, together with the items described in clauses (A)-(D) in this Paragraph 4(b)(i), are sometimes hereinafter individually and/or collectively referred to as the "Patents"); and (ii) all proceeds of any and all of the foregoing, including, without limitation, license royalties and proceeds of infringement suits;
- (c) (i) copyrights and copyright registrations, including, without limitation, the copyright registrations listed on <u>Schedule 3</u> attached hereto and made a part hereof, and (A) all renewals thereof, (B) all income, royalties, damages and payments now and hereafter due and/or payable under and with respect thereto, including, without limitation, payments under all licenses entered into in connection therewith and damages and payments for past or future infringements or dilutions thereof, (C) the right to sue for past, present and future infringements and dilutions thereof, (D) the goodwill of Pledgor's business symbolized by the foregoing and connected therewith, and (E) all of Pledgor's rights corresponding thereto throughout the world (all of the foregoing copyrights and copyright registrations, together with the items described in

- clauses (A)-(E) in this <u>Paragraph 4(c)(i)</u>, are sometimes hereinafter individually and/or collectively referred to as the "Copyrights"); and (ii) all proceeds of any and all of the foregoing, including, without limitation, licensed royalties and proceeds of infringement suits;
- (d) rights under or interest in any patent, trademark or copyright license agreements under which Pledgor licenses rights associated with the Trademarks, Patents, Copyrights, or Domain Names to any other party, including, without limitation, the license agreements listed on Schedule 4 attached hereto and made a part hereof, and the right to use the foregoing in connection with the enforcement of the Bank's rights under the Loan Agreement, (all of the foregoing are hereinafter referred to collectively as the "Licenses"). Notwithstanding the foregoing provisions of this Paragraph 4(d), the Licenses shall not include any license agreement in effect as of the date hereof which by its terms prohibits the grant of the security contemplated by this Agreement; provided, however, that upon the termination of such prohibitions for any reason whatsoever, the provisions of this Paragraph 4 shall be deemed to apply thereto automatically; and
- (e) rights under or interests in any internet domain names and internet domain registration agreement including, without limitation, those listed on <u>Schedule 5</u> attached hereto and made a part hereof, and the right to use the foregoing in connection with the enforcement of the Bank's rights under the Loan Agreement (all of the foregoing are hereafter referred to collectively as the "**Domain Names**"), and all proceeds of the foregoing.
- 5. Restrictions on Future Agreements. Pledgor shall not, without the Bank's prior written consent, enter into any agreement, including, without limitation, any intellectual property security agreement, which is inconsistent with this Agreement, and Pledgor further agrees that it will not take any action, and will use its commercially reasonable efforts not to permit any action to be taken by others subject to its control, including, without limitation, licensees, or fail to take any action, which would in any material respect adversely affect the validity or enforcement of the rights transferred to the Bank under this Agreement or the rights associated with the Trademarks, Patents, Copyrights, Licenses or Domain Names.
- New Intellectual Property Rights. Pledgor represents and warrants that (a) the Trademarks listed on Schedule 1 include all of the trade names, registered trademarks, trademark applications, registered service marks and service mark applications now owned or held by Pledgor, (b) the Patents listed on Schedule 2 include all of the patents and patent applications now owned or held by Pledgor, (c) the Copyrights listed on Schedule 3 include all of the copyright registrations now owned or held by Pledgor, (d) the Licenses listed on Schedule 4 include all of the patent, trademark or copyright license agreements under which Pledgor is the licensee or licensor, (e) the Domain Names listed on Schedule 5 list all of the domain names and internet registrations owned by Pledgor, and (f) no Liens, claims or security interests in such Trademarks, Patents, Copyrights, Domain Names or Licenses have been granted by Pledgor to any Person other than the Bank and except as disclosed in the Loan Agreement. If, prior to the termination of this Agreement, Pledgor shall (i) obtain rights to or become entitled to the benefit of any new trademarks, trade names, registered trademarks, trademark applications, service marks, registered service marks or service mark applications, (ii) obtain rights to or become entitled to the benefit of any patent or patent application or any reissue, division, continuation, renewal, extension or continuation-in-part of any Patent or any improvement on any Patent,

- (iii) obtain rights to or become entitled to the benefit of any new copyrights or copyright registrations, (iv) obtain rights to or become entitled to the benefit of any new trademark, patent or copyright license agreements, as licensor, or license renewals, (v) enter into any new license agreement, the provisions of Paragraph 4 above shall automatically apply thereto (to the extent permitted by licensors under agreements in connection with the granting of such licenses), or (vi) obtain rights or become entitled to the benefits of any additional Domain Names, Pledgor shall give to the Bank reasonably prompt written notice of any of the foregoing. Pledgor hereby agrees to modify this Agreement (i) by amending Schedule 1 to include any future trademarks, trade names, registered trademarks, trademark applications, service marks, registered service marks and service mark applications that are Trademarks under Paragraph 4 above or under this Paragraph 6, (ii) by amending Schedule 2 to include any future patents and patent applications, which are Patents under Paragraph 4 above or under this Paragraph 6, (iii) by amending Schedule 3 to include any future copyrights and copyright registrations, which are Copyrights under Paragraph 4 above or under this Paragraph 6, (iv) by amending Schedule 4 to include any future trademark, patent or copyright license agreements that are Licenses under Paragraph 4 above or under this Paragraph 6, and (v) by amending Schedule 5 to include any future Domain Names. Pledgor hereby authorizes the Bank to file, in addition to and not in substitution for this Agreement, a duplicate original of this Agreement containing on Schedule 1 thereto, as the case may be, such future trademarks, tradenames, registered trademarks, trademark applications, service marks, registered service marks and service mark applications and containing on Schedule 2 thereto, as the case may be, such future patents and patent applications, and containing on Schedule 3, as the case may be, such future copyrights and copyright registrations, and containing on Schedule 4 thereto, as the case may be, such future license agreements, and on Schedule 5 thereto, as the case may be, such future Domain Names.
- 7. <u>Royalties</u>. Pledgor hereby agrees that the use by the Bank of the Trademarks, Patents, Copyrights, Domain Names and Licenses as authorized hereunder in connection with the exercise of its rights and remedies under <u>Paragraph 16</u> or pursuant to the Loan Agreement shall be coextensive with Pledgor's rights thereunder and with respect thereto and without any liability for royalties or other related charges from the Bank to Pledgor.
- 8. <u>Further Assignments and Security Interest</u>. Pledgor agrees (a) not to sell or assign any of its interests in the Trademarks, Copyrights, Patents or Domain Names without the prior written consent of the Bank and (b) not to sell or assign its respective interests in the Licenses without the prior and express written consent of the Bank.
- 9. <u>Nature and Continuation of the Bank's Security Interest; Termination of the Bank's Security Interest.</u> This Agreement is made for collateral security purposes only. This Agreement shall create a continuing security interest in the Trademarks, Patents, Copyrights, Domain Names and Licenses and shall terminate only when the Obligations have been paid in full in cash and the Loan Agreement has been terminated, as more fully provided for in the Loan Agreement. When this Agreement has terminated, the Bank shall promptly execute and deliver to Pledgor, at Pledgor's expense, all termination statements and other instruments as may be necessary or proper to terminate the Bank's security interest in the Trademarks, Patents, Copyrights, Domain Names and Licenses, subject to any disposition thereof which may have been made by the Bank pursuant to this Agreement.

- 10. <u>Duties of Pledgor</u>. Pledgor shall have the duty, to the extent desirable in the normal conduct of Pledgor's business, (a) to prosecute diligently any trademark application or service mark application that is part of the Trademarks pending as of the date hereof or hereafter until the termination of this Agreement, (b) to prosecute diligently any patent application that is part of the Patents pending as of the date hereof or hereafter until the termination of this Agreement, and (c) to take all reasonable and necessary action to preserve and maintain all of Pledgor's rights in the Trademarks, Patents, Copyrights, Domain Names and Licenses. Pledgor further agrees (i) not to abandon any Trademark, Patent, Copyright, Domain Names or License that is necessary or economically desirable in the operation of Pledgor's business without the prior written consent of the Bank, and (ii) to use its commercially reasonable efforts to maintain in full force and effect the Trademarks, Patents, Copyrights, Domain Names and Licenses that are or shall be necessary or economically desirable in the operation of Pledgor's business. Any expenses incurred in connection with the foregoing shall be borne by Pledgor. The Bank shall have no duty with respect to the Trademarks, Patents, Copyrights, Domain Names or Licenses.
- Indemnification by Pledgor. Pledgor hereby agrees to indemnify and hold 11. harmless the Bank for any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements (including, without limitation, reasonable attorneys' fees) of any kind whatsoever which may be imposed on, incurred by or asserted against the Bank in connection with or in any way rising out of any third party suits, proceedings or other actions, relating to any or all of the Trademarks, Patents, Copyrights, Domain Names or Licenses (including, without limitation, suits, proceedings or other actions in which an allegation of liability, strict or otherwise, is or may be made by any Person who alleges or may allege having suffered damages as a consequence of alleged improper, imprudent, reckless, negligent, willful, faulty, defective or substandard design, testing, specification, manufacturing supervision, manufacturing defect, manufacturing deficiency, publicity or advertisement or improper use, howsoever arising or by whomsoever caused, of any inventions disclosed and claimed in the Patents or any of them); unless with respect to any of the above, the Bank is judicially determined to have acted or failed to act with gross negligence or willful misconduct. The indemnification in this paragraph shall survive the termination of this Agreement.
- 12. <u>Bank's Right to Sue.</u> From and after the occurrence and during the continuance of an Event of Default, the Bank shall have the right, but shall not be obligated, to bring suit in its own name to enforce any Trademarks, Patents, Copyrights, Domain Names and Licenses that are necessary for the conduct of Borrower's business, and, if the Bank shall commence any such suit, Pledgor shall, at the request of the Bank, do any and all lawful acts and execute any and all proper documents reasonably required by the Bank in aid of such enforcement. All costs and expenses incurred by the Bank in the exercise of its rights under this <u>Paragraph 12</u> (including, without limitation, reasonable fees and expenses of attorneys and paralegals for the Bank), shall be deemed and shall constitute part of the Obligations and shall be payable in accordance with the Loan Agreement.
- 13. <u>Waivers</u>. The Bank's failure, at any time or times hereafter, to require strict performance by Pledgor of any provision of this Agreement shall not waive, affect or diminish any right of the Bank thereafter to demand strict compliance and performance therewith nor shall any course of dealing between Pledgor and the Bank have such effect. No single or partial exercise of any right hereunder shall preclude any other or further exercise thereof or the

exercise of any other right. None of the undertakings, agreements, warranties, covenants and representations of Pledgor contained in this Agreement shall be deemed to have been suspended or waived by the Bank unless such suspension or waiver is in writing signed by an officer of the Bank, and directed to Pledgor and specifying such suspension or waiver.

- 14. <u>Severability</u>. Whenever possible, each provision of this Agreement shall be interpreted in such manner as to be effective and valid under applicable law, but the provisions of this Agreement are severable, and if any clause or provision shall be held invalid and unenforceable in whole or in part in any jurisdiction, then such invalidity or unenforceability shall affect only such clause or provision, or part hereof, in such jurisdiction, and shall not in any manner affect such clause or provision in any other jurisdiction, or any other clause or provision of this Agreement in any jurisdiction.
- 15. <u>Modification</u>. Neither this Agreement nor any provision hereof may be altered, amended or modified in any way, except as specifically provided in <u>Paragraph 6</u> hereof or in a written instrument signed by the parties hereto.

### 16. <u>Power of Attorney; Cumulative Remedies.</u>

- Pledgor hereby irrevocably designates, constitutes and appoints the Bank (and all officers and agents of the Bank designated by the Bank in its sole and absolute discretion) as Pledgor's true and lawful attorney-in-fact, and authorizes the Bank and any of the Bank's designees, in Pledgor's or the Bank's name, upon the occurrence and during the continuation of an Event of Default to take any action and execute any instrument necessary or reasonably advisable to accomplish the purposes of this Agreement, including, without limitation, to (i) endorse Pledgor's name on all applications, documents, papers and instruments necessary or desirable for the Bank in the use of the Trademarks, Patents, Copyrights, Domain Names or Licenses, (ii) assign, pledge, convey or otherwise transfer title in or dispose of the Trademarks, Patents, Copyrights, Domain Names or Licenses to anyone, to recover the payment of the Obligations, and (iii) grant or issue any exclusive or nonexclusive license under the Trademarks, Patents, Copyrights, Domain Names or Licenses to anyone, in each case, in order to recover the payment of the Obligations. Pledgor hereby ratifies all that such attorney shall lawfully do or cause to be done by virtue hereof. This power of attorney is coupled with an interest and shall be irrevocable until this Agreement is terminated. Pledgor acknowledges and agrees that this Agreement is not intended to limit or restrict in any way the rights and remedies of the Bank under the Loan Agreement or any other Loan Document, but rather is intended to facilitate the exercise of such rights and remedies.
- (b) The Bank shall have, in addition to all other rights and remedies given it by the terms of this Agreement, all rights and remedies allowed by law and the rights and remedies of a secured party under the Uniform Commercial Code as enacted in any jurisdiction in which the Trademarks, Patents, Copyrights, Domain Names or Licenses may be located or deemed located. Upon the occurrence and continuance of an Event of Default and the election by the Bank to exercise any of its remedies under the Uniform Commercial Code, as in effect in any jurisdiction, with respect to the Trademarks, Patents, Copyrights or Licenses, Pledgor agrees to assign, convey and otherwise transfer title in and to the Trademarks, Patents, Copyrights, Domain Names and Licenses, to the Bank or any transferee of the Bank and to execute and

deliver to the Bank or any such transferee all such agreements, documents and instruments as may be necessary, in the Bank's sole discretion, to effect such assignment, conveyance and transfer. All of the Bank's rights and remedies with respect to the Trademarks, Patents, Copyrights, Domain Names and Licenses, whether established hereby, by the Loan Agreement or by any other agreements or by law, shall be cumulative and may be exercised separately or concurrently. Notwithstanding anything set forth herein to the contrary, it is hereby expressly agreed that upon the occurrence and continuance of an Event of Default, the Bank may exercise any of the rights and remedies provided in this Agreement, the Loan Agreement or any of the other Loan Documents. To the extent permitted by applicable law, Pledgor agrees that any notification of intended disposition of any of the Trademarks, Patents, Copyrights or Licenses required by law shall be deemed reasonably and properly given if given at least ten (10) days before such disposition; provided, however, that, the Bank may give any shorter notice that is commercially reasonable under the circumstances.

17. <u>Successors and Assigns</u>. This Agreement shall be binding upon Pledgor and its successors and assigns, and shall inure to the benefit of the and its successors and assigns. Pledgor's successors and assigns shall include, without limitation, a receiver or a trustee-in-bankruptcy of Pledgor; <u>provided</u>, <u>however</u>, <u>that</u>, Pledgor shall not voluntarily assign or transfer its rights or obligations hereunder without the Bank's prior written consent.

### 18. Choice of Governing Law; Construction; Forum Selection.

- (a) THIS AGREEMENT SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS of the State of New York, but excluding any principles of conflicts of law or other rule of law that would cause the application of the law of any jurisdiction other than the laws of the State of New York. If any provision of this Agreement shall be held to be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or remaining provisions of this Agreement.
- To induce the Bank to accept this Agreement, Pledgor irrevocably agrees (b) that, subject to the sole and absolute election of the Bank, ALL ACTIONS OR PROCEEDINGS IN ANY WAY, MANNER OR RESPECT, ARISING OUT OF OR FROM OR RELATED TO THIS AGREEMENT OR THE COLLATERAL SHALL BE LITIGATED IN COURTS HAVING SITUS WITHIN THE COUNTY OF NEW YORK. STATE OF NEW YORK. PLEDGOR HEREBY CONSENTS AND SUBMITS TO THE JURISDICTION OF ANY LOCAL, STATE OR FEDERAL COURTS LOCATED WITHIN SAID COUNTY AND STATE. PLEDGOR HEREBY WAIVES PERSONAL SERVICE OF ANY AND ALL PROCESS AND AGREES THAT ALL SUCH SERVICE OF PROCESS MAY BE MADE UPON PLEDGOR BY CERTIFIED OR REGISTERED MAIL, RETURN RECEIPT REQUESTED, ADDRESSED TO PLEDGOR AT THE ADDRESS SET FORTH FOR NOTICE IN THIS AGREEMENT, AND SERVICE SO MADE SHALL BE COMPLETE TEN (10) DAYS AFTER THE SAME HAS BEEN POSTED. PLEDGOR HEREBY WAIVES ANY RIGHT IT MAY HAVE TO TRANSFER OR CHANGE THE VENUE OF ANY LITIGATION BROUGHT AGAINST PLEDGOR BY AGENT OR SECURED PARTIES IN ACCORDANCE WITH THIS PARAGRAPH **18**.

- 19. <u>Waiver of Jury Trial</u>. PLEDGOR AND THE BANK EACH HEREBY WAIVES ALL RIGHTS TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING WHICH PERTAINS DIRECTLY OR INDIRECTLY TO THIS AGREEMENT, THE OBLIGATIONS, THE COLLATERAL OR, ANY ALLEGED TORTIOUS CONDUCT BY PLEDGOR OR THE BANK OR WHICH, IN ANY WAY, DIRECTLY OR INDIRECTLY, ARISES OUT OF OR RELATES TO THE RELATIONSHIP BETWEEN PLEDGOR AND THE BANK. IN NO EVENT SHALL THE BANK BE LIABLE FOR LOST PROFITS OR OTHER SPECIAL, EXEMPLARY, PUNITIVE OR CONSEQUENTIAL DAMAGES.
- 20. <u>Notices</u>. All notices or other communications hereunder shall be given in the manner and to the addresses set forth in the Loan Agreement.
- 21. <u>Paragraph Titles</u>. The paragraph titles herein are for convenience of reference only, and shall not affect in any way the interpretation of any of the provisions hereof.
- 22. Execution in Counterparts. This Agreement may be executed in any number of counterparts and by different parties hereto in separate counterparts, each of which when so executed shall be deemed to be an original and all of which taken together shall constitute one and the same agreement. Delivery of a counterpart hereof via facsimile transmission or other electronic method of transmission shall be effective as delivery of a manually executed counterpart hereof.
- 23. Merger; Conflicts. This Agreement, together with the other Loan Documents, represents the final agreement of Pledgor and the Bank with respect to the matters contained herein and may not be contradicted by evidence of prior or contemporaneous agreements, or subsequent oral agreements, between Pledgor and the Bank. In the event of any conflict between any term or provision of the Loan Agreement and any term or provision of this Agreement, the any term or provision of this Agreement shall control.
  - 24. Effectiveness. This Agreement shall become effective on the Closing Date.

[SIGNATURE PAGES FOLLOW]

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IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

CARDCASH EXCHANGE, INC., as Pledgor

By: Clyt Who Name: Elliot Borm Title: (EO

[Signatures Continued on Following Page]

[Signature Page to Intellectual Property Security Agreement – CardCash]

# [Signatures Continued from Previous Page]

STERLING NATIONAL BANK

By: Name: Andrew Hausspiegel

Title: First Vice President, Managing Director

## **Trademarks and Trademark Applications**

MARK	COUNTRY	SERIAL NO. OR REGISTRATION NO.	APP/REG DATE
CardCash	USA	4,156,512	June 12, 2012

**Trade Names** 

None

SCHEDULE 1 Page 1

## **Patents and Patent Applications**

None

SCHEDULE 2 Page 1

# **Registered Copyrights**

None

SCHEDULE 3 Page 1

## **Licenses**

None

SCHEDULE 4 Page 1

### **Domain Names**

cardcash.com cashcard.com abcgiftcards.com abcgiftcard.com giftcardescrow.com

**RECORDED: 11/26/2014** 

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