

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3694 Examiner: Shaikh, Mohammad Z

Confirmation No.: 3697

In Re: Vincent Cedric Colnot et al.
Case: P1987.02
Serial No.: 14/636,674
Filed: March 3, 2015
Subject: Methods and Apparatus for Enabling Secure Network-Based Transactions

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Response E

In the Claims

All of the claims standing for examination are reproduced below with appropriate status indication.

1. (Currently amended) An apparatus comprising:

a card reader having an input interface configured to accept transaction data from an output interface of a transaction card, and an output pin, as a part of the card reader, configured to directly connect the card reader ~~[[in]]~~ to a microphone port of a smart telephone, the card reader providing the data accepted from the output interface of the transaction card to the output pin, and hence to the microphone port, as an analog variable voltage signal; and

coded instructions stored in a non-transitory medium of a first Internet-connected server, and accessible by a user of the card reader;

wherein the coded instructions, when executed on a processor in the smart telephone, convert the analog variable voltage audio signal received at ~~[[on]]~~ the microphone port to the transaction data as digital data, establish direct data exchange between the smart telephone and a second Internet-connected server, and facilitate transactions by a financial institution, or purchases from an on-line merchant, using the transaction data.

2-7. (Cancelled)

8. (Currently amended) The apparatus of claim 1 wherein the coded instructions, when executed on a processor in the smart telephone, retrieve a card verification code (CVV) from the transaction data provided by the card reader, and use the CVV in purchases or transactions.

9. (Currently amended) A method comprising:

accepting ~~transaction~~ data from a transaction card at an input interface of a card reader having an output pin as a part of the card reader, the output pin directly connecting the card reader in a microphone port of a smart telephone;

receiving the transaction data in the smart telephone as an analog variable voltage signal from the microphone port of the smart telephone;

converting the transaction data as an analog variable voltage signal in the smart telephone to digital data;

establishing direct data exchange with an Internet-connected server providing services to a financial institution or an on-line merchant by executing coded instructions on a processor in the smart telephone; and

facilitating transactions with the financial institution or purchases from the on-line merchant, using the transaction data.

10-15. (Cancelled)

16. (Previously presented) The method of claim 9 wherein the coded instructions, when executed on a processor in the smart telephone, retrieve a card verification code (CVV) from the transaction data received on the microphone port, and ~~to~~ use the CVV in the purchases or transactions.

17. Cancelled

18. (New) An apparatus comprising:

a card reader having an input interface configured to accept transaction data from an output interface of a transaction card, and an output pin, as a part of the card reader, configured to directly connect the card reader to a microphone port of a computerized appliance, the card reader providing the data accepted from the output interface of the transaction card to the output pin, and hence to the microphone port, as an analog variable voltage signal; and

coded instructions stored in a non-transitory medium of a first Internet-connected server, and accessible by a user of the card reader;

wherein the coded instructions, when executed on a processor in the computerized appliance, convert the analog variable voltage audio signal data received at the microphone port to the transaction data as digital data, establish direct data exchange between the computerized

appliance and a second Internet-connected server, and facilitate transactions by a financial institution, or purchases from an on-line merchant, using the transaction data.

19. (New) The apparatus of claim 18 wherein the coded instructions, when executed on a processor in the computerized appliance, retrieve a card verification code (CVV) from the transaction data provided by the card reader, and use the CVV in purchases or transactions.

20. (New) The method of claim 18, wherein the output pin directly connecting the card reader in a microphone port of a computerized appliance is a tip/ring/sleeve interface for plugging into an external microphone jack on the computerized appliance.

21. (New) A method comprising:

accepting transaction data from a transaction card at an input interface of a card reader having an output pin as a part of the card reader, the output pin directly connecting the card reader in a microphone port of a computerized appliance;

receiving the transaction data in the smart telephone as an analog variable voltage signal from the microphone port of the computerized appliance;

converting the transaction data as an analog variable voltage signal in the smart telephone to digital data;

establishing direct data exchange with an Internet-connected server providing services to a financial institution or an on-line merchant by executing coded instructions on a processor in the computerized appliance; and

facilitating transactions with the financial institution or purchases from the on-line merchant, using the transaction data.

22. (New) The method of claim 20 wherein the coded instructions, when executed on a processor in the computerized appliance, retrieve a card verification code (CVV) from the data provided by the card reader, and use the CVV in purchases or transactions.

23. (New) The method of claim 20, wherein the output pin directly connecting the card reader in a microphone port of a computerized appliance is a tip/ring/sleeve interface for plugging into an external microphone jack on the computerized appliance.

24. (New) The method of claim 1, wherein the output pin directly connecting the card reader in a microphone port of the smart telephone is a tip/ring/sleeve interface for plugging into an external microphone jack on the computerized appliance.

25. (New) The method of claim 9, wherein the output pin directly connecting the card reader in a microphone port of the smart telephone is a tip/ring/sleeve interface for plugging into an external microphone jack on the computerized appliance.

REMARKS

This response is to the Final Action mailed on 01/20/2017.

From the Office

Note:

There are two issues the amended claims have brought out:

- 1). A 112, 1st rejection as the amended claim elements are not supported in the instant disclosure.
- 2). The specification has new matter from the original filing and therefore the instant application is not a continuation but a CIP.

Applicant amended their claims. In reviewing support for the amended claims it was determined the current application does not teach the amended claim elements. This led to a review of parent applications where it was determined the instant application is not a continuation but a CIP of the previously filed applications.

As it stands there is a new 35 USC 112, 1st rejection but also the claims now read on more recent prior art as the claims would not get the priority date of the earlier filed applications as new matter has been added. Therefore the filing date of the instant application is used for prior art purposes.

The Examiner will reconsider the prior art rejections if Applicant can show that: 1) the amended claims are supported; and 2) the specification does not add new matter.

Claim Rejections~ 35 U.S.C § 112

Regarding claims 1, 16, applicant does not have support in the instant specification for the amended limitations, *"a card reader having an input interface configured to accept transaction data from an output interface of a transaction card. and an output pin. as a part of the card reader.*

configured to directly connect the card reader in a microphone port of a smart telephone, the card reader providing data accepted from the output interface of the transaction card to the output pin. and hence to the microphone port, as an analog variable voltage audio signal", wherein the coded instructions, when executed on a processor. in the smart telephone, convert

the analog variable voltage audio signal on the microphone port to the transaction data as digital data" in the originally filed specification in the instant application (14/636,674).

...Regarding claims 8, 16, the instant specification does not have support for, "the coded instructions *when executed on a processor in the smart phone* retrieve a card verification (CVV) from the transaction data provided by the card reader and use the CVV in purchases or transactions."

The specification in page 3, discloses that the processor in the computerized appliance comprises the coded instructions to accept the CVV transaction data, *not the smart telephone*.

Applicant's response

Applicant formally objects to the Examiner's assertion of new matter at this late phase of prosecution. Applicant reminds the Examiner that the present case is filed as an Accelerated Prosecution, paying additional fees to insure efficient and expedient prosecution. Applicant believes a successful interview took place with this Examiner on 10/05/2016, wherein the alleged "new matter" was not mentioned, *even though the matter was discussed*, and most of same had been claimed in at least one response entered prior to that interview.

Applicant assumes the underlined portions of the claim language in the action indicate the matter considered "new". Applicant provides the following family the present case is a member of as a continuation:

- 1) 14/636,674, filed 03/03/2015, hereinafter '674
- 2) 14/524,842, filed 10/27/2014, hereinafter '842
- 3) 11/533, 030, filed 09/19/2006, hereinafter '030
- 4) 60/719,273 (provisional) filed 09/20/2005, hereinafter '273

First underlined portion of the 112 rejection is "transaction data". Applicant directs the Examiner's attention to pg. 21, line 4 of '030 as well as pg. 6, paragraph 4 of '273. Therefore, the limitation of "transaction data" enjoys priority from the provisional.

Second underlined portion is "*and an output pin. as a part of the card reader*". Applicant directs the Examiner's attention to Fig. 6 of '273. This figure clearly shows the tip ring as a part of the reader. One with normal skill in the art understands the tip ring as the direct input to the microphone port, and that such a microphone port is notoriously well-known in all sorts of

general-purpose computers, as well as cellular telephones, some of which may be referred to as “smart” telephones.

Fig. 6 of '030 clearly depicts the card reader 602 with the tip ring connector. This teaching is also included (and is identical) in '842 and '674. Additionally, claim 15 of '030 recites: " *...is a tip/ring/sleeve interface for plugging into a microphone jack on a host machine used to secure authentication.*" Therefore, applicant believes the Examiner errs when stating the output pin as a part of the card reader is new matter. The Examiner also underlines *configured to directly connect the card reader.* Applicant's specification '030 pg. 14, ll. 1-4 provides support for the limitation as well. Applicant believes the above disclosure, pointed out by applicant, also serves to provide teaching for directly connecting.

The next underlined portion is *and hence to the microphone port, as an analog variable voltage audio signal*". The examiner must be aware that the detailed descriptions and the figures in '674, '842 and '030 are identical. In the detailed description, different operations are described for entering data to a computerized appliance, *including a smart telephone*, on a microphone port. It is notoriously well-known in the art that a microphone port is used for audio input, which is notoriously well-known to be in the form of an analog variable voltage. There is no other way to use such a port. So the applicant is really rather confused if the examiner is questioning the form of data that would be input on this port.

As one example, Fig. 4 illustrates a chip 401 comprising several electronic components, one of which is a EEPROM. The description states: “ A *sound* pass file may be stored on chip 400 in EEPROM 407 for use as a *sound* pass token. The file may be any suitable compression format including MP4, Wav, AVI, or others. Modem 406 and - 12 - oscillator 405 generate the signal in the form of sine waves that are demodulated by a modem provided in the applet on the user’s PC.” Clearly this token is passed through tip-ring 402 plugged into a microphone port.

As another example, Fig. 5 illustrates a key jack signal generator with the circuitry of Fig. 4, for plugging directly into a microphone port. The description states: “A user may insert device 501 into a microphone input and depress button 505 to close switch 404 described further above thereby activating the modem to *generate and modulate the sound pass signal*. The sound pass signal contains the ID number and session key *embedded in the modulated sound*.”

As a third example, Fig. 6 illustrates a smart card 601 coupled to a card reader 602. The description states: “Diagram 600 includes a *smart card* 601 with the *sound* pass chip embedded therein. The card plugs into *card reader* 602, which in turn is plugged into the microphone input of the host

commuting appliance or other line input *capable of carrying sound* and directly or indirectly connected to the sound card on the computing appliance such as a PC.

The descriptions are so explicit and clear that the applicant wonders why *any* question remains as to whether the applicant had possession of the invention in the sense that data is being passed to the computerized appliance as an analog variable-voltage (sound) signal.

The Examiner seems to believe that "**wherein the coded instructions, when executed on a processor, in the smart telephone, convert the analog variable voltage audio signal on the microphone port to the transaction data as digital data**" is also new matter. Applicant respectfully disagrees. Applicant's detailed description, identical in the instant case and the parent cases, clearly teaches that the host machine may be a PC **or a** smart telephone. Applicant believes one with skill in the art understands that the teachings regarding the PC also read on any other computerized appliance, including a smart telephone, which the Courts have diligently upheld. Applicant does not need to reproduce specific teaching in a redundant manner for each and every smart or computerized device that may be connected to the card reader. Applicant's earliest filings clearly recite that the host machine may be a smart telephone.

Applicant points out that a smart telephone has been a part of this claim set as of an amendment made 07/08/2015. The Examiner has mailed two additional Office Actions prior to the present Final Rejection which failed to mention the proposed "new matter" of a smart telephone. Applicant believes the specification clearly teaches a computerized device may be a PC or a smart telephone. Page 11, lines 12-14 of applicant's specification clearly recites:

*In one embodiment, the key jack may be plugged into the sound input or headset connector jack associated with a **mobile smart telephone** or PDA enabling authentication through a telephone network.*

One with ordinary skill in the art clearly understands that the analog variable voltage signal is not transmitted on a wireless network, and MUST be digitized, as suggested in applicant's '030 pg. 19, ll. 19-27. Additionally, '030 teaches, pg. 12, ll. 25-27, and is fairly understood by one with ordinary skill in the art that that a key jack may be used with a mobile device adapted with an applet as in the PC preceding the teaching.

Applicant herein adds a new independent claim to particularly recite "a computerized device" in place of the previously recited "smart telephone" of claim 1. Again, applicant has

made an assumption that the underlined portions of the Examiner's highlighted portion are the specific language that is rejected.

Applicant believes that the majority of the Examiner's new matter rejections are taken care of with above amendments. Applicant does elect to prove that the specification clearly supports, "as a part of the card reader, configured to directly connect the card reader in "to" a microphone port". Applicant directs the Examiner's attention to Fig. 6 of applicant's drawings clearly showing the tip ring on card reader 602. Page 12, lines 18-20 teach the tip ring 509 and tip interface 508. Therefore, the output pin, as claimed, is part of the card reader and directly connects to a microphone input port of a computerized appliance (see applicant's specification pg. 13, ll. 11-14).

Regarding claims 8 and 16, applicant presents the teaching from '030, pg. 20, ll. 14-19, below:

Fig. 11 is a block diagram 1100 illustrating user authentication using a card verification value (CVV) code according to yet another embodiment of the invention. In this example, banks or other financial institutions deploy secure smart cards in the form of bank cards having the sound pass token chip embedded thereon. The cards are adapted as a variation of the smart card used with a card reader plugged into a microphone jack on the user PC as described further above.

Applicant has argued above, that the specification clearly recites implementing a smart telephone as an option to the PC and may be modified to include an applet, for which one with skill understands a processor is at least implied. It is difficult to imagine, as a person with ordinary skill, how coded instructions (software) may be executed *without* a processor. And processors are notoriously well-known to be included in all computerized appliances, including smart telephones. Computerized appliance means the appliance has a processor executing coded instructions. Therefore, the limitations of claims 8 and 16 are supported at least by the '030 filing.

Applicant believes with the amendments made to the claims in view of the arguments presented above, the claims contain subject matter as disclosed in the present invention as well as associated priority filings. Therefore, applicant respectfully requests the 112 rejection be withdrawn.

Applicant herein presents new claims substituting a computerized appliance for the smart telephone taught in applicant's disclosure. Applicant invites an Examiner Interview after filing the present response in order to further expedite an Allowance of the present claims.

From the Office

Priority

This application repeats a substantial portion of prior Application No. 11/533,030, filed on 9/19/06, and adds disclosure not presented in the prior application. Because this application names the inventor or at least one joint inventor named in the prior application, it may constitute a continuation-in-part of the prior application. Should applicant desire to claim the benefit of the filing date of the prior application, attention is directed to 35 U.S.C. 120, 37 CFR 1.78, and MPEP § 211 *et seq.*

However, upon examination of the amended claims, examiner has discovered that applicant has added new matter to the claims.

Now turning to the instant application, pages 2, lines 21-28, and pages 3, lines 21-28, and page 4, lines 1-12, from the instant specification as filed, constitute new matter. This part of the disclosure was not included in the prior filed application as filed (application 11/533,030).

Because of these findings, the claims no longer receive the early filing date, since the application is a CIP and not a continuation. Applicant will receive the filing date of the instant application (3/03/15).

Applicant's response

Applicant points out that the Examiner has not clearly identified the "new matter" other than what was presented above and responded to by applicant. Therefore, applicant believes that the specific parts of applicant's previous filings as well as arguments clearly establish that the present application is in fact a continuation of '030 and '273 holds a substantial amount of the claimed subject matter as well. Applicant argues that MPEP 2164 describes a fairly broad test for enablement when interpreting claims in light of the specification. Even though the exact teaching (wording) is not contained in the specification, if one with skill understands that a smart telephone may have a connection, processor and an applet, as taught and

suggested in applicant's '030 filing, the claims (and the reproduction of the claims in the summary) are enabled and no new matter is therefore added.

From the Office

Claim Rejections 35 U.S.C § 102

Claims 1, 8-9, 16 are being rejected under 35 U.S.C 1 02(b) as being anticipated by US Patent 9,016,572 to Babu et al., herein Babu.

Applicant's response

Applicant has clearly established above, that the present application is, in fact, a continuation from '030, filed 09/19/2006 with substantial material included in '273, filed 09/20/2005. The art of Babu was filed January, 21, 2011 and is a CIP of Application number 12/903,753, filed October 13, 2010. Therefore, the art of Babu is not valid as the effective filing date of applicant's claimed invention is at least 09/19/2006. Applicant respectfully requests the Examiner acknowledge applicant's effective filing date of 09/19/2006 and remove the present rejection as no new matter exists in the present application from the '030 filing.

From the Office

Claim Rejections- 35 U.S.C § 103

Claims 1, 9, 17 are being rejected under 35 U.S.C 103(a) as being unpatentable over "Turning your mobile into a magnetic stripe reader", Deepquest, April 13, 2005, pgs 1-6, herein Deepquest in view of US 2004/0230489 to Goldthwaite, et al, herein Goldthwaite.

Applicant's response

Applicant's representatives had an interview with the Examiner on 10/5/2016 in which various proposed claim amendments were suggested and discussed with agreement from the Examiner that said amendments may render a favorable response regarding allowability of the present claims being examined over the art of Deepquest and Goldthwaite. Applicant amended the claims, as discussed. The Examiner then assumed that the amendments were new matter, so

the claim amendments were not adequately considered as a response to the 103 rejection relying upon DeepQuest and Goldthwaite. Applicant has shown that the amendments are *not* new matter. Therefore, the 103 rejection fails and applicant's valid arguments and amendments presented in the response filed 10/14/16 are persuasive.

Applicant does add new claims 18-21, which recite a computerized device as a substitution for the more limiting smart telephone. The balance of limitations of the new claims reflect the limitations of claims 1, 8, 9 and 16.

Applicant herein reproduces arguments presented regarding the prior art in the present rejection, as the Examiner has essentially maintained the 103 rejection presented in the Office Action of 7/14/2016 .

Applicant's claim, as presented above, positively recites that the card reader is configured to directly connect to a microphone port of a smart telephone (pg. 11, ll. 8-14). Applicant points out that the art of Deepquest fails to teach this capability. Deepquest suggests using a handsfree kit or a wired connection to microphone connection pins internal to the Siemens MC60. Applicant argues that the art of Deepquest is silent as to the conduit from the card reader to the output pin and from the output pin to the external microphone port. One with skill in the art understands that "handsfree", at the time of filing the present invention, was limited to a headset, i.e. earphones with an integrated microphone. Deepquest fails to specifically teach how "handsfree" is utilized to connect a card reader to an external microphone port of a smartphone. One with skill in the art may only grasp from the description of Deepquest that there may be a wired connection from the card reader to the external headset/microphone input. Deepquest additionally suggests that the handsfree embodiment must openly play audible sound from a card reader that is captured by an integrated microphone and recorded in the phone. Applicant believes this is a serious security problem that one with skill in the art would not consider.

The art of Goldthwaite teaches a plurality of means for connecting a card reader to a mobile phone, but fails to teach or suggest a card reader directly connecting to a microphone port, as claimed, (see [0033]).

Applicant's claim 1 recites that the coded instructions in the smart telephone converts (transforms) the analog variable voltage signal received from the card reader at the microphone port to the transaction data as digital data (pg. 8, ll. 8-17). Applicant points out to the Examiner

that the transaction data captured by the card reader must be presented to the microphone port at the smart telephone as analog variable voltage audio signal (analog modulated signal) in order for the microphone to receive it. The coded instructions within the smart telephone must then convert the transaction data to digitized transaction data in order for the server to accept the transaction data enabling transactions.

The art of Deepquest includes a very limited teaching of ADC operating to digitize analog voice for the cellular network, or to record input at a microphone port as a WAV file in the MC60 in order to transfer the file to a local hardwired computer, prior to the data being utilized to complete a transaction. Deepquest is silent as to an ability to send the data directly from a smart phone to an Internet connected server, as claimed.

The art of Goldthwaite teaches that the card reader presents the data as digitized data, and any transaction data uploaded to the smart telephone is done digitally via USB, etc. (see Goldthwaite Fig. 5 and [0033]). Applicant believes the fact that Goldthwaite discloses only means to receive and store data digitally actually teaches away from receiving and converting variable voltage analog audio signals at a microphone port, as claimed.

The Examiner relies upon the art of Goldthwaite to teach coded instructions stored in a non-transitory medium of a first Interconnected server, and accessible by a user of the card reader, establishing data exchange between a smart telephone and a second Internet-connected server providing services to a financial institution or an on-line merchant, and facilitating transactions by an owner of a transaction card with the financial institution or purchases by the owner of the transaction card with an on-line merchant.

Applicant asserts that the art of Goldthwaite teaches stored digitized payment data on a smart telephone. When the user makes an online purchase with a merchant server, the merchant server pings a payment server to verify payment for the merchant server. The transaction server sends an SMS message to the phone requesting the stored transaction data and the user of the phone sends a reply SMS with the data, or not. If the user sends the data to the transaction server, the data may be verified and the merchant server may complete the purchase with the user.

Applicant herein amends independent claims 1 and 9 to implement the coded instructions to establish a direct connection from the smart telephone to the Internet-connected server. Applicant understands that SMS communication requires a Short Message service center (SMSC) which is a network element in the mobile telephone network. Its purpose is to store,

forward, convert and deliver Short Message Service (SMS) messages. Therefore, a direct connection is not established, as newly claimed.

Applicant believes that the ability to receive transaction data at a microphone port of a smartphone as variable voltage analog audio and converting it to digitized transaction data capable of being transmitted on the Internet and utilized by a computerized server to perform a transaction was not known in the art at the time of filing the present invention. Applicant provides a new use for a smart telephone and therefore a new machine.

From the Office

Claims 8, 16 are being rejected under 35 U.S.C 103(a) as being unpatentable over Deepquest in view of Goldthwaite and further in view of US Patent 7,761,374 to Sahota et al, herein Sahota and further in view of US 2004/039919 to Takayama et al, herein Takayama.

Applicant's response

Dependent claims 8 and 16, as amended, recite that the coded instructions, when executed on a processor in the smart telephone, retrieve a card verification code (CVV) from the transaction data provided by the card reader, and use the CVV in purchases or transactions. The Examiner relies upon Sahota to disclose wherein the coded instructions provide functionality to retrieve a card verification code (CVV) (At least: Abstract; Figs: 3,6,7).

Applicant will first point out that the claim limitation of claims 8 and 16, as amended, recite:

The apparatus of claim 1 wherein the coded instructions, when executed on a processor in the smart telephone, retrieve a card verification code (CVV) from the transaction data provided by the card reader, and use the CVV in purchases or transactions. Applicant points out that this claim should not be interpreted in isolation as it depends directly from their respective independent claims which state the transaction data is received from a transaction card and the coded instruction *retrieves* the CVV from this data. Sahota teaches col. 6, ll. 40-48:

Once all nibbles in Block G have been twice examined as described, the three most-significant (i.e. leftmost) nibbles of the holding string are extracted 325. This 3-digit value is the dCVV for the transaction. Other numbers of bits may be extracted from the twice-examined nibble string to generate the dCVV for a transaction. Furthermore, different

nibbles, such as the rightmost nibbles, may be used as the dCVV for a transaction. The three leftmost nibbles, however, represent a preferred embodiment.

Applicant points out that the "nibbles" used to generate the dCVV in Sahota are not retrieved from the actual transaction card data, as claimed. Applicant argues this is an important point because, unless it is retrieved from the actual transaction data captured from the transaction card, the transaction server would not be able to verify the CVV to approve a purchase, as claimed. The data contained in nibbles is generated data and not data directly retrieved from the actual transaction card (see Sahota col. 5, ll. 6-34). Sahota teaches that dCVV is created on the fly to enable a transaction and NOT *retrieved* from data captured from a transaction card, as claimed, but created/generated as a unique dCVV for each transaction.

Applicant believes claims 1 and 9, are patentable over the art provided by the Examiner, as it has been successfully established that no new matter is included in the present invention. New claims 18-25 are patentable at least as argued on behalf of claims 1, 8, 9 and 16. Additionally, the new dependent claims further limit the output pin directly connecting the card reader in a microphone port of the smart telephone is a tip/ring/sleeve interface for plugging into an external microphone jack on the computerized appliance/smart telephone.

If the Examiner is still of a mind that new matter exists, applicant would like an interview with the Examiner, his supervisor, Kambiz Abdi, and any other personnel that are required to allow the present case, to specifically point out what is considered new matter and why it is considered new matter in light of applicant's specification and the reasoning of one with skill in the art.

Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art cited and applied, applicant respectfully requests reconsideration and that the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,
Vincent Cedric Colnot et al.

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