



To the Honorable Commissioner of  
Please record the attached original documents or copy thereof.

101722187

ATTN. BOX ASSIGNMENTS

1. Name of conveying parties: Michael ZAMSKY Catherine Leicester OGLE Janet M. MITRO Vijesh V. IYER Kevin Dale KINGSTON Derrick JOSEPH	2. Name and address of receiving party: Name: Capital One Financial Corporation
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5-14-01

Additional names of conveying parties attached?  Yes  No Internal Address:

3. Nature of conveyance: Street Address: 2980 Fairview Park Drive

Assignment  Merger City: Falls Church

Security Agreement  Change of Name State: Virginia Zip Code: 22042

Other: Additional names & Addresses attached?

Execution Date: 4/10/01  
4/11/01  
5/8/01  
5/7/01  
4/11/01  
4/11/01

Yes  No



4. Application number or patent number: If this document is being filed together with a new application, the execution date of the application:

A. Patent Application Number: 09/797,678

B. Patent Number:

Additional numbers attached?  Yes  No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: R. Bruce Bower

6. Total number of applications and registrations involved: 1

05/17/2001 GTOM11 00000066 09797678  
01 FC:581 40.00 DP

7. Total fee (37 CFR 3.41): \$40

Enclosed (Please charge deficiency to deposit account)

Authorized to be charged to deposit account

Internal Address: FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.  
Street Address: 1300 I Street, N.W.  
City: Washington, D.C.

40E

State: Zip: 20005-3315 8. Deposit Account No.: 06-0916

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

R. Bruce Bower  
Reg. No. 37,099

*R. Bruce Bower*  
Signature

Date

Total number of pages including cover sheet, attachments and documents: 4

**ASSIGNMENT**

WHEREAS We, the below named inventors, [hereinafter referred to as Assignors], have made an invention entitled:

**METHOD AND SYSTEM FOR ADMINISTERING A CREDIT CARD WITH A FINANCE CHARGE WAIVER PERIOD**

for which We filed an application for United States Letters Patent on March 5, 2001, Application No. 09/797,678; and

WHEREAS, Capital One Financial Corporation, a corporation of Delaware whose post office address is 2980 Fairview Park Drive, Falls Church, Virginia 22042 (hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that for and in consideration of the sum of One Dollar (\$1.00) in hand paid and other good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority on the basis of the above provisional application (if any), as well as all rights to claim priority on the basis of this application, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof, and We hereby authorize and request the Commissioner of Patents and Trademarks of the United States and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY covenant that We have the full right to convey the interest assigned by this Assignment, and We have not executed and will not execute any agreement in conflict with this Assignment;

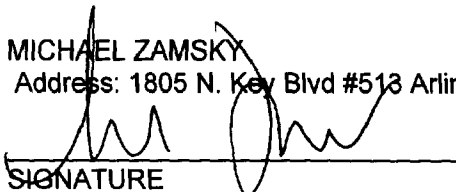
AND, WE HEREBY further covenant and agree that We will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

IN TESTIMONY WHEREOF, We have hereunto set our hands.

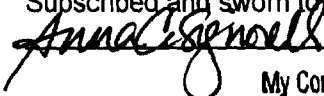
County of Henrico )  
State of Virginia )

ss.

MICHAEL ZAMSKY  
Address: 1805 N. Key Blvd #513 Arlington, VA 22201

  
SIGNATURE  
DATE: 04/10/01

Subscribed and sworn to before me this 10<sup>th</sup> day of April, 2001.

 , Notary Public  
My Commission Expires January 31, 2003

County of Henrico )  
State of Virginia )

ss. CATHERINE LEICESTER OGLE  
Address: 1803 Rockpoint Drive Powhatan, Virginia 23139

Catherine L Ogle  
SIGNATURE  
DATE: 4/11/2001

Subscribed and sworn to before me this 11<sup>th</sup> day of April, 2001.  
Annac Squirell, Notary Public  
My Commission Expires January 31, 2003

County of Henrico )  
State of Virginia )

ss. JANET M. MITRO  
Address: 10044 Stonemill Road Richmond, Virginia 23233

Janet M Mitro  
SIGNATURE  
DATE: 5/8/01

Subscribed and sworn to before me this 8<sup>th</sup> day of May, 2001.  
Annac Squirell, Notary Public  
My Commission Expires January 31, 2003

County of Henrico )  
State of Virginia )

ss. VIJESH V. IYER  
Address: 11808 Chase Wellesley Drive Apt 1337  
Richmond, Virginia 23233

Vijesh V. Iyer  
SIGNATURE  
DATE: 05/07/01

Subscribed and sworn to before me this 7<sup>th</sup> day of May, 2001.  
Annac Squirell, Notary Public  
My Commission Expires January 31, 2003

County of Henrico )  
State of Virginia )

ss. KEVIN DALE KINGSTON  
Address: 8700 Overhill Road Richmond, Virginia 23229

Kevin Kingston  
SIGNATURE  
DATE: 4-11-01

Subscribed and sworn to before me this 11<sup>th</sup> day of April, 2001.  
Annac Squirell, Notary Public  
My Commission Expires January 31, 2003

County of Henrico )  
State of Virginia )

ss. DERRICK JOSEPH  
Address: 9420 Brightway Court Richmond, Virginia 23294

Derrick Joseph  
SIGNATURE

DATE: 04-11-2001

Subscribed and sworn to before me this 11<sup>th</sup> day of April, 2001.

Anna C. Sennell, Notary Public

My Commission Expires January 31, 2003