FORM PTO-1619A Expires 06/30/99 OMB 0651-002

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U.S. Department of Commerce Patent and Trademark Office **PATENT** 

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Name (line 2)				
Second Party				xecution Date
_	Tapomoy DEY			11-30-01
Name (line 2)				0651
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Mail documents to be recorded with required cover sheet(s) information to: Commissioner of Patents and Trademarks, Box Assignments, Washington, D.C. 20231

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Correspondent Name and Address	Area Code and Telephone Number	650-851-7210
Name YOUNG LAW FIRM		
Address (line 1) A Professional Corporation		
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Address (line 3) Portola Valley, CA 94028		
Address (line 4)		
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Alan W. Young, Esq. Name of Person Signing

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PATENT

**REEL: 012361 FRAME: 0003** 

## **ASSIGNMENT**

I, Sunil RAJASEKAR, residing at 120 Granada Drive #3, Mountain View, CA 94043, and I, Tapomoy DEY, residing at 425 S. Bernardo Avenue #212, Sunnyvale, CA 94086, and I, Kathy WEITZEL, residing at 20414 Middletown Road, Cornelius, NC 28031, and I. Ajay PANDIT, residing at 36163 Fremont Blvd., #81, Fremont, CA 94536, and I, Alan FOTHERGILL, residing at 2683 Bush St., San Francisco, CA 94115 do hereby sell, assign and transfer to Oracle Corporation hereinafter, ASSIGNEE, a corporation organized under the laws of the state of Delaware, having its principal place of business at 500 Oracle Parkway, Redwood Shores CA 94065 USA, the entire right, title and interest, together with all rights of priority, in and to my invention for "METHODS AND SYSTEMS FOR MANAGING CREDIT" as described and claimed in my Application for Letters Patent of the United States of America filed by Express Mail (label number EL 741 843 892 US), as described and/or claimed in any and all applications for Letters Patent based thereon including regular applications, continued prosecution applications, divisions, continuations and reissues thereof as well as all foreign counterparts thereof together with all Letters Patent issuing on any of the aforesaid applications for Letters Patent, the same to be held and enjoyed by ASSIGNEE, its successors, assigns or other legal representatives, to the full ends of the terms of all said Letters Patent therefor which may be granted.

AND I HEREBY AUTHORIZE AND EMPOWER ASSIGNEE, its successors, assigns and legal representatives or nominees, to make applications for patent or other form of protection for my invention referenced above, the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it, and to invoke and claim such right of priority without further written or oral authorization from me, and to receive Letters Patent for said invention in any foreign countries in its own name or in my name, at its election.

AND I HEREBY COVENANT AND AGREE that I will execute or procure any further necessary assurance of title to said invention and any Letters Patent which may issue therefor and that I will, at any time, upon the request and at the expense of ASSIGNEE deliver any testimony in any legal proceedings and execute all papers that may be necessary or desirable to perfect the title to said invention or any Letters Patent which may be granted therefor in ASSIGNEE, its

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successors, assigns, or other legal representatives, and that I will, at any time, upon the request and at the expense of ASSIGNEE execute any continued prosecution applications, continuations, divisions, reissues, or any other additional applications for Letters Patent for said invention or any part or parts thereof, all of which applications and any Letters Patent issuing thereon are hereby assigned to ASSIGNEE, and will make all rightful oaths, and do all lawful acts required to procure the same therein, without further compensation, but at the expense of ASSIGNEE, its successors, assigns or other legal representatives.

AND I HEREBY AUTHORIZE AND REQUEST the Commissioner of Patents and Trademarks to issue any and all Letters Patent of the United States for said invention, resulting from any of the aforesaid applications to said sole assignee.

AND I HEREBY CONSENT that a copy of this assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file or like document which may be required in any country for any purpose and more particularly in proof of the right of the said assignee or nominee to claim the aforesaid benefit of the right priority provided by the International Convention for the Protection of Industrial Property as, or by any convention which may henceforth be substituted for it.

AND I COVENANT with said assignee, its successors, assigns and legal representatives that the rights and property herein conveyed are free and clear of any encumbrance and that I have full right to convey the same, as herein expressed.

Signed this 30 day of Nov 2001 Sunil RAJASEKAR

Signed this 30 day of November 7001 Tapomoy DEY

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Signed this	<u>30</u> day of _	Nov	2001_	Kath	id 1	West	<u>,                                    </u>	<i>γ</i>	
(	(Day)	•	(Year)	· / /		WEITZEK			

Signed this <u>30</u> day	of <u>Nov</u>	2001	
(Day)	(Month)	(Year)	Ajay PANDIT

Signed this 30 day of November 2001 Wan to thought

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