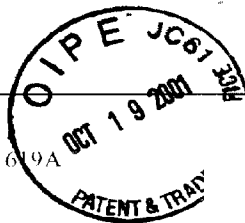


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FORM PTO-1619A
Expires 06/30/99
OMB 0651-0027

01-15-2002

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



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Month Day Year
8/15/01

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Patent Application Number(s)

Patent Number(s)

If this document is being filed together with a new Patent Application, enter the date the patent application was signed by the first named executing inventor.

Month Day Year

Patent Cooperation Treaty (PCT)

Enter PCT application number
only if a U.S. Application Number
has not been assigned.

PCT

PCT

PCT

PCT

PCT

PCT

Number of Properties

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#

Fee Amount

Fee Amount for Properties Listed (37 CFR 3.41): \$

Method of Payment:
Deposit Account

Enclosed ☐

Deposit Account ☒

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Deposit Account Number:

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Authorization to charge additional fees:

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No ☐

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. Charges to deposit account are authorized, as indicated herein.

Kirk D. Wong

Name of Person Signing

Signature

10/18/01

Date



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Conveying Party(ies)

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Enter additional Conveying Parties

| | | Execution Date Month Day Year |
|---------------|--------|----------------------------------|
| Name (line 1) | Andrew | 8/21/01 |
| Name (line 2) | Flint | |
| Name (line 1) | | Execution Date Month Day Year |
| Name (line 2) | | |
| Name (line 1) | | Execution Date Month Day Year |
| Name (line 2) | | |

Receiving Party(ies)

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| Address (line 1) | | | |
| Address (line 2) | | | |
| Address (line 3) | City | State/Country | Zip Code |
| Name (line 1) | | <input type="checkbox"/> If document to be recorded is an assignment and the receiving party is not domiciled in the United States, an appointment of a domestic representative is attached. (Designation must be a separate document from Assignment.) | |
| Name (line 2) | | | |
| Address (line 1) | | | |
| Address (line 2) | | | |
| Address (line 3) | City | State/Country | Zip Code |

Application Number(s) or Patent Number(s)

☐ Mark if additional numbers attached

Enter either the Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the same property).

Patent Application Number(s)

Patent Number(s)

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ASSIGNMENT

WHEREAS, We, Bruce HOADLEY, Larry E. ROSENBERGER, and Andrew FLINT, hereinafter referred to as "ASSIGNORS", have invented certain new and useful improvements, as described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: **ALGORITHM FOR EXPLAINING CREDIT SCORES**

U.S. Serial No. 09/919,074 Filed: 7/30/01

WHEREAS, FairIsaac and Company, Inc., a corporation duly organized under and pursuant to the laws of the State of Delaware, and having its principal place of business at 200 Smith Ranch Road, San Rafael, California 94903 hereinafter referred to as "ASSIGNEE", is desirous of acquiring the entire right, title, and interest in the said invention and application and in any Letters Patent which may be granted with regard to the same;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN: Be it known that, for One Dollar (\$1.00) and other good and valuable consideration, ASSIGNORS have sold, assigned, and transferred, and by these presents does sell, assign, and transfer unto the said ASSIGNEE, and ASSIGNEE'S successors and assigns, all right, title, and interest in and to said invention, said application for United States Letters Patent and any Letters Patent which may be hereafter granted on the same in the United States and all countries throughout the world, including any divisions, renewals, continuations in whole or part, substitutions, conversions, reissues, revivals, prolongation, or extensions thereof, said interest to be held and enjoyed by said ASSIGNEE as fully and exclusively as it would have been held and enjoyed by said ASSIGNORS had this assignment and transfer not been made, for all time.

ASSIGNORS further agree that they will, without charge to said ASSIGNEE, but at ASSIGNEE'S expense, cooperate with ASSIGNEE in the prosecution of said application and/or applications, execute, verify, acknowledge, and deliver all such further papers, including applications for Letters Patent and for the reissue thereof, and instruments of assignment and transfer thereof, and will perform such other acts as ASSIGNEE may lawfully request, to obtain or maintain Letters Patent for said invention and improvement in any and all countries, and to vest title thereto in said ASSIGNEE, or ASSIGNEE'S successors and assigns.

IN TESTIMONY WHEREOF, ASSIGNORS have hereunto signed their names to the assignment on the date indicated below.

Bruce Hoadley
BRUCE HOADLEY

8/15/01
Date

Larry E. Rosenberger
LARRY E. ROSENBERGER

8/15/01
Date

Andrew Flint
ANDREW FLINT

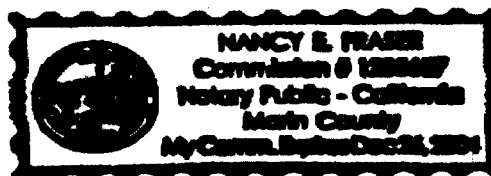
8/21/01
Date

For Bruce Hoadley:

On this 15th day of August, in the year of 2001, before me, the undersigned notary public, personally appeared the above-named ASSIGNORS, known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same.

STATE OF California)
COUNTY OF Marin) ss.

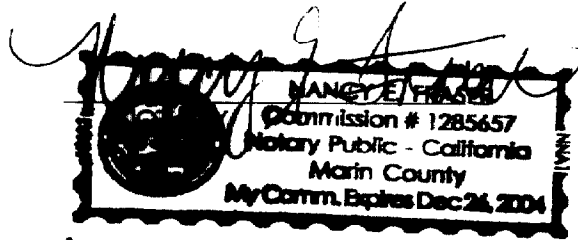
Nancy E. Frazer
NOTARY



For Larry Rosenberger:

On this 15th day of August, in the year of 2001, before me, the undersigned notary public, personally appeared the above-named ASSIGNORS, known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same.

STATE OF California)
COUNTY OF Marin) ss.



For Andrew Flint:

On this 21st day of Aug in the year of 2001, before me, the undersigned notary public, personally appeared the above-named ASSIGNORS, known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same.

STATE OF NY)
COUNTY OF N.Y.C) ss.

Anil M. Mukhatiyar
NOTARY

ANIL M. MUKHATIYAR
NOTARY PUBLIC, State of New York
No. 41-4985497
Qualified in Queens County
Commission Expires Aug 19, 2005