

09-13-2002

ATTORNEY DOCKET: 073897.0103

Sheet 1 of 2

FORM PTO 1595

1-31-92

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U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

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

1. Name and Address of Conveying Party(ies) INDIVIDUAL:

Brandon G. Homuth
1535 West Avenue, Number 6
Richmond, VA 23220-3726 (Richmond City County)
Individual Citizenship: United States of America

Additional name(s) of conveying party(ies) attached?
☒ Yes ☐ No

MED 9-5-02

2. Name and Address of receiving Party(ies):

Name: Capital One Financial Corporation

Internal Address:

Street Address: 2980 Fairview Park Drive

City: Falls Church

State: VA Zip: 22042

Additional name(s) &
Address(es) attached?

☐ Yes☒ No

3. Nature of conveyance:

☒ X
☐
☐

Assignment

Security Agreement

Other

☐
☐

Merger

Change of Name

Execution Date: 08/30/02; 09/04/02; 09/05/02.

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: 08/30/02; 09/04/02; 09/05/02.

A. Patent Application No(s):

10/235274

B. Patent No(s):

Additional Numbers

☐ Yes☐ No

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

Name: Jay B. Johnson
Internal Address: BAKER BOTTS L.L.P.
Street Address: 2001 Ross Avenue
City: Dallas
State: Texas Zip: 75201-2980

6. Total number of application and patents involved: One

7. Total Fee (37C.F.R. 3.41): \$40.00

☒ X
☐

Enclosed

Authorized to be charged to deposit account

8. Deposit Account Number:

(Attach Duplicate Copy of this page if paying by deposit account)

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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.

Jay E. Johnson Reg. No. 38,193

Signature

September 5, 2002

Date

Total number of pages including cover sheet

5

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PATENT
REEL: 013270 FRAME: 0444

FORM PTO-1595
ATTACHMENT

1. **Name of Conveying Parties – Continued – ALL INDIVIDUALS**

Christopher M. Luo
41 Dix Street, Apt. 2
Dorchester, MA 02122-1220
(Suffolk County)
Individual Citizenship: United States of America
Assignment and Application dated: 09/05/02.

Amy E. Mays
28 N. Sheppard Street
Richmond, Virginia 23221-3026
(Richmond City County)
Individual Citizenship: United States of America
Assignment and Application dated: 09/04/02.

ATTORNEY DOCKET NO.
073897.0103

ASSIGNMENT

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ASSIGNMENT

WHEREAS, I, an undersigned joint inventor of residence as listed, have invented certain new and useful improvements as below entitled, for which application for United States Letters Patent is made, said application having been executed on the date set forth below; and

WHEREAS, Capital One Financial Corporation, (herein referred to as "Assignee") a Delaware corporation, with an address of 2980 Fairview Park Drive, Falls Church, Virginia 22042, desires to acquire my entire right, title, and interest in and to the invention and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I assign to Assignee, all right, title, and interest in and to said invention and in and to said application, all Letters Patent that may issue therefrom, and all divisions, reissues, continuations, continuations-in-part, and extensions thereof. I authorize and request the Commissioner of Patents and Trademarks to issue all patents for said invention, or patents resulting therefrom, insofar as my interest is concerned, to Assignee.

I also assign to Assignee all right, title, and interest in and to the invention disclosed in said application throughout the world, including the right to file applications and obtain patents, utility models, industrial models, and designs for said invention in its own name throughout the world and including all rights to publish cautionary notices reserving ownership of said invention and all rights to register said invention in appropriate registries. I further agree to execute any and all powers of attorney, applications, assignments, declarations, affidavits, and any other papers in connection therewith necessary to perfect such right, title, and interest in Assignee.

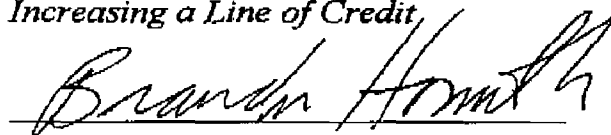
I shall communicate to Assignee any facts known to me respecting any improvements; and, at the expense of Assignee, I shall testify in any legal proceedings, sign all lawful papers, execute any and all powers of attorney and all divisional, continuation, continuation-in-part, reissue, and substitute applications, make lawful oaths, declarations, and affidavits, execute any other papers in connection therewith necessary to perfect such right, title and interest in Assignee, and generally do everything possible to vest title in Assignee and to aid Assignee to obtain and enforce proper protection for said invention in all countries.

This Assignment shall be binding on the parties' successors, assigns, and legal representatives.

Title of the Invention:

*Providing a Customer One or More Options for
Increasing a Line of Credit*

Signature of First Joint Inventor:



Inventor's Name:

Brandon G. Homuth

Residence (City, County, State):

Richmond, Richmond City County, Virginia

Date:

8 / 30 / 02

Date Application Executed:

8 / 30 / 02

PATENT

REEL: 013270 FRAME: 0446

Signature of Second Joint Inventor:



Inventor's Name:

Christopher M. Luo

Residence (City, County, State):

Somerville, Middlesex County, Massachusetts

Date:

9/5/2002

Date Application Executed:

9/5/2002 gq

Signature of Third Joint Inventor:

Inventor's Name:

Amy E. Mays

Residence (City, County, State):

Richmond, Richmond City County, Virginia

Date:

Date Application Executed:

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073897.0103

ASSIGNMENT

2

Signature of Second Joint Inventor: _____

Inventor's Name: Christopher M. Luo

Residence (City, County, State): Somerville, Middlesex County, Massachusetts

Date: _____

Date Application Executed: _____

Signature of Third Joint Inventor: Amy E. Mays

Inventor's Name: Amy E. Mays

Residence (City, County, State): Richmond, Richmond City County, Virginia

Date: 9-4-02Date Application Executed: 9-4-02