

05-09-2003



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DEPARTMENT OF COMMERCE  
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FORM PTO-1595  
(Rev. 6-93)

**RECORDATION FORM COVER SHEET  
PATENTS ONLY**

Attorney Docket No.: 047250-5018

5-5-03

To the Commissioner for Patents  
Please record the attached original documents or copy thereof.  
**ATTN: MAIL STOP ASSIGNMENT RECORDATION SERVICES**

1. Name of conveying party(ies):  
Lois WESLY  
Susan H. STALEY  
Sylvia A. RAMOS  
  
Additional names of conveying party(ies) attached?  
 Yes  No

2. Name and address of receiving party(ies):  
Name: FANNIE MAE  
  
Internal Address:  
  
Street Address: 3900 Wisconsin Avenue, NW, Washington, DC 20016

3. Nature of conveyance:  
 Assignment  Merger  
 Security Agreement  Change of Name  
 Other  
  
Execution Date: April 2, 2003, March 28, 2003 and April 1, 2003

City:  
State: Zip:  
  
Additional name(s) & address(es) attached?  
 Yes  No

4. New Application number(s) or patent number(s): 10/324,089  
  
If this document is being filed together with a new application the execution date of the application is:  
  
A. Patent Application No.(s) B. Patent No.(s)  
  
Additional numbers attached:  Yes  No

5. Name and address of party to whom correspondence concerning document should be mailed:  
  
Name: **Mary Jane Boswell**  
  
Internal Address: **Morgan, Lewis & Bockius LLP**  
**Customer No. 09629**  
  
Street Address: 1111 Pennsylvania Avenue, N.W.  
City: Washington State: D.C. Zip: 20004

6. Total number of applications and patents involved: 1  
  
7. Total fee (37 C.F.R. §3.41): \$40.00  
 Enclosed  
 Authorized to be charged to Deposit Account 50-0310  
  
8. Deposit Account No. 50-0310  
**(Attach duplicate page if paying by deposit account)**

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.  
  
Arlene P. Neal, Reg. No. 43,828  
Name of Person Signing  
  
*Arlene P. Neal*  
Signature  
  
May 5, 2003  
Date  
  
Total number of pages including cover sheet, attachments and documents: 4

05/08/2003 EDCOOPER 00000211 500310 10324089  
01 FC:8021 40.00 CH

**ASSIGNMENT**

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

**METHOD AND SYSTEM FOR EVALUATING LOAN WORKOUT SCENARIOS**

for which I executed an application for United States Letters Patent concurrently herewith; or filed an application for United States Letters Patent on 12/20/2002, (Serial No. 10/324,089); and

WHEREAS, Fannie Mae, a corporation of the United States, whose post office address is 3900 Wisconsin Avenue, NW, Washington, DC 20016 (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 issue upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from assignee is hereby acknowledged, I/WE, as assignor(s), have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the assignee, its lawful successors and assigns, MY 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 such 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 I hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for this invention to assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, I HEREBY further covenant and agree that I will, without further consideration, communicate with assignee, its successors and assigns, any facts known to ME respecting this invention and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver all papers that may be necessary or desirable to perfect the title to this invention in said assignee, its successors and 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.

AND, I HEREBY authorize and request the attorneys I have empowered in the Declaration and Power of Attorney in this application, to insert here in parentheses (Application No. \_\_\_\_\_, filed \_\_\_\_\_) the filing date and application number of said application when known.

IN TESTIMONY WHEREOF, I/WE have hereunto set our hand(s).

Full Name of Sole or First Assignor Lois WESLY	Assignor's Signature	Date
Address 923 Upshur Street, N.E., Washington, DC 20017		Citizenship U.S.A.
Full Name of Second Assignor Susan H. STALEY	Assignor's Signature <i>Susan H. Staley</i>	Date 4/2/2003
Address 2923 Lavista Way Decatur, GA 30033		Citizenship U.S.A.

Name of additional inventors attached  Yes [ ] No

Morgan, Lewis & Bockius LLP

**ASSIGNMENT**

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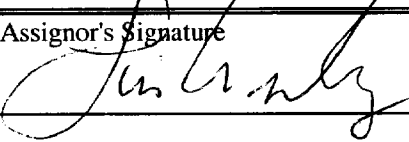
WHEREAS, Fannie Mae, a corporation of the United States, whose post office address is 3900 Wisconsin Avenue, NW, Washington, DC 20016 (hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issue upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from assignee is hereby acknowledged, I/WE, as assignor(s), have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the assignee, its lawful successors and assigns, MY 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 such 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 I hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue all Letters Patent for this invention to assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, I HEREBY further covenant and agree that I will, without further consideration, communicate with assignee, its successors and assigns, any facts known to ME respecting this invention and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver all papers that may be necessary or desirable to perfect the title to this invention in said assignee, its successors and 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.

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IN TESTIMONY WHEREOF, I/WE have hereunto set our hand(s).

Full Name of Sole or First Assignor Lois WESLY	Assignor's Signature 	Date 3/28/03
Address 923 Upshur Street, N.E., Washington, DC 20017		Citizenship U.S.A.
Full Name of Second Assignor Susan H. STALEY	Assignor's Signature	Date
Address 2923 Lavista Way Decatur, GA 30033		Citizenship U.S.A.

Name of additional inventors attached [X] Yes [ ] No

Morgan, Lewis & Bockius LLP

Full Name of Third Assignor Sylvia A. RAMOS	Assignor's Signature <i>Sylvia A. Ramos</i>	Date 4/1/2003
Address 410 Beacon Hill Terrace Gaithersburg, MD 20879		Citizenship U.S.A.

Name of additional inventors attached [ ] Yes [X] No