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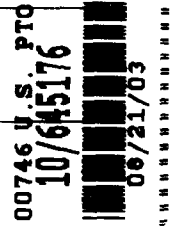
cket No. AUS920030385US1

8-2103



102537006

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



1. Name of conveying party(ies):

Anmol N. Matada

2. Name and address of receiving party:

International Business
Machines Corporation
New Orchard Road
Armonk, New York 10504

3. Nature of conveyance:

X AssignmentExecution Date: August 19, 2003

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 August 19, 2003

A. Patent Application No.(s)

B. Patent No.(s)

10/645176

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

Diana L. Roberts
IBM Corporation
Intellectual Property Law
Internal Zip 4054
11400 Burnet Road
Austin, TX 78758
(512) 823-9667

6. Total number of applications and patents involved: 17. Total fee (37 CFR 3.41) \$ 40.00

X Authorized to be charged to
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09-0447

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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.

Diana L. Roberts
Name of Person Signing

Diana Roberts
Signature

8/30/03
Date

08/27/2003 LNUELLER 00000233 090447 10645176

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Total number of pages including cover sheet: 2

ASSIGNMENT

Whereas, I

Anmol N. Matada of Austin, County of Travis, and State of Texas

have invented certain improvements in

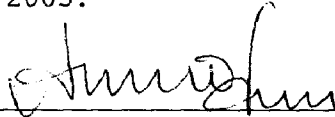
CREDIT CARD APPLICATION AUTOMATION SYSTEM

and executed a United States patent application therefore on
August 19, 2003.

Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at Armonk, New York 10504, (hereinafter called IBM), desires to acquire the entire right, title and interest in the said application and invention, and to any United States and foreign patents to be obtained therefore;

Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, I, the above named, hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign countries, and all rights of priority resulting from the filing of said United States application, and I request the Commissioner of Patents to issue any Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and I hereby agree that IBM may apply for foreign Letters Patent on said invention and I will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

(1) Signed at Austin, Texas, on August 19, 2003.



(name)