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ATTORNEY DOCKET No.: 47004.000241

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MAIL STOP ASSIGNMENT RECORDATION

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Please record the attached original document(s) or copy(ies) thereof.



1. Name of Conveying Party(ies):
Jayanta DAS

9-17-03

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

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

Name: Bank One Delaware, N.A.
Address: 201 North Walnut Street
Three Christina Centre
Wilmington, Delaware 19801
Country: USA

Name:
Address:
Name:
Country:

Additional name(s) and address(es) attached? Yes No

3. Nature of Conveyance:

- Assignment
- Verified Translation
- Merger
- Security Agreement
- Change of Name
- Other: _____

Execution Date: August 26, 2003

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

If this document is being filed together with a new application, the execution date(s) of the application is: _____

A. Patent Application No(s):
10/448,230

B. Patent No(s):

Others on additional sheet(s) attached? Yes No

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

Thomas D. Bradshaw
Intellectual Property Department
Hunton & Williams LLP
1900 K Street, N.W.; Suite 1200
Suite 1200
Washington, DC 20006-1109
(202) 955-1500 (telephone)
(202) 778-2201 (facsimile)

6. Total number of applications and patents involved:

Application(s): 1
+ Patent(s): _____
= Total: _____

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

- Enclosed
- Authorized to be charged to Deposit Account

8. Deposit Account No.: 50-0206

(Duplicate copy of this sheet attached)

- Charge any underpayment or credit any overpayment to above 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.

Thomas D. Bradshaw 51,492
Name of Person Signing

Thomas D. Bradshaw
Signature

September 17, 2003
Date

Total number of pages including cover sheet, attachments, and document:

09/25/2003 ECDOPER 00000025 10448230

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ASSIGNMENT

WHEREAS, I, Jayanta DAS, a citizen of India, residing at 19 Broomall Avenue, Broomall, PA 19008, have invented certain new and useful improvements in and to the subject matter of:

SYSTEM AND METHOD FOR OFFERING RISK-BASED INTEREST RATES IN A CREDIT INSTRUMENT

described in an application for United States Letters Patent filed on May 30, 2003, and accorded Application No. 10/448,230;

AND, WHEREAS, Bank One, Delaware, National Association (hereinafter, "ASSIGNEE"), a national banking association organized under the laws of the State of Delaware, having a principal place of business at Three Christina Centre, 201 North Walnut Street, Wilmington, DE 19801, is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, I do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, my entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND I hereby authorize and request my agents, Hunton & Williams LLP, whose address is 1900 K Street, N.W., Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND I hereby agree for myself and my heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND I hereby covenant for myself and my legal representatives, and agree with said ASSIGNEE, its successors and assigns, that I have granted no right or license to make, use,

