ATTORNEY DOCKET No.: 47004.000241 RI MAIL STOP ASSIGNMENT RECORDATION Commissioner for Patents P.O. Box 1430 Alexandria, VA 22313-1450 1. Name of Conveying Party(ies): Jayanta DAS Additional name(s) of conveying Party(ies) attached? Yes No 2. Name and Address of Parry(ies) receiving an interest (assignec(s)): Name: Bank One Delaware, N.A. Name: Address: 201 North Walnut Street Address: Three Christina Centre Wilmington, Delaware 19801 Name: Country: USA Country: Wilmington, Delaware 19801 Name: Country: Additional name(s) and address(es) attached? Yes No 3. Nature of Conveyance: Assignment Merger Change of Name Other: Verified Translation Security Agreement Other: Execution Date: August 26, 2003 4. Application number(s) or patent number(s): If this document is being filled together with a new application, the execution date(s) of the application is: A. Patent Application Not(s): 10/448,230 Thomas D. Bradshaw Intellectual Property Department Hunton & Williams LLP 1900 K Street, N.W.; Suire 1200 Suire	MAIL STOP ASSIGNMENT RECORDATION Commissioner for Patents P.O. Box 1450 Acteandria, VA 22313-1450 1. Name of Conveying Party(ies): Jayanta DAS Additional name(s) of conveying party(ies) attached? Address: Address: Address: Address: Address: Address: Address: Address: Address: Three Christina Centre Wilmington, Delaware 19801 Name: Address: Address: Additional name(s) and address(es) attached? Verified Translation Security Agreement Assignment
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PATENT REEL: 014508 FRAME: 0357

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,

PATENT REEL: 014508 FRAME: 0358 sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, my right, title and interest in said improvements had not been otherwise encumbered, and that I have not and will not execute any instrument in conflict therewith;

AND I do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

08/26/203	Das
Date	Jayanta DAS
County of)) ss:
State of) 55.
to me known and known to me to	day of, 2003, before me a Notary te aforesaid, personally appeared
(SEAL)	Notary Public My Commission Expires (2-7-07

HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. **SUITE 1200** WASHINGTON, DC 20006-1109 (202) 955-1500 (TELEPHONE) (202) 778-2201 (FACSIMILE)

PATENT REEL: 014508 FRAME: 0359

RECORDED: 09/17/2003