

01-22-2004

SHEET

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**MAIL STOP ASSIGNMENT RECORD**  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450



102650768

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

## 1. Name of Conveying Party(ies):

James J. LeKachman

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, National Association

Name:

Address: 201 North Walnut Street

Address:

Three Christina Centre

Wilmington, Delaware 19801

Country: USA

Country:

Additional name(s) and address(es) attached?

☐ Yes☒ No

## 3. Nature of Conveyance:

☒ Assignment☐ Merger☐ Change of Name☐ Verified Translation☐ Security Agreement☐ Other: \_\_\_\_\_Execution Date: **November 10, 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):B. Patent No(s):10/654,09160/407,696

Others on additional sheet(s) attached?

☐ Yes☒ No

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

**Nancy J. Flint**

Intellectual Property Department

Hunton &amp; 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): 2+ Patent(s): 0= Total: 27. Total Fee (37 C.F.R. § 3.41) . . . . \$ **80.00**☐ Enclosed☒ Authorized to be charged to Deposit Account8. 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.

Nancy J. Flint

Name of Person Signing

Signature

January 15, 2004

Date

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

3

01/21/2004 LHWELLER 00000168 500206 10654091

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80.00 DA

## ASSIGNMENT

WHEREAS, I, **James J. LeKachman**, residing in Greenville, Delaware, have invented certain new and useful improvements in and to the subject matter of:

### **SYSTEM AND METHOD FOR FINANCIAL INSTRUMENT PRE-QUALIFICATION AND OFFERING**

described in an application for United States Letters Patent filed on September 4, 2003, accorded Application Serial No. 10/654,091, and claiming the benefit under U.S. Provisional Patent Application Ser. No. 60/407,696 filed on September 4, 2002,

AND, WHEREAS, **Bank One, Delaware, National Association**, organized under the laws of the State of Delaware, having a place of business located at **201 North Walnut Street, Three Christina Centre, Wilmington, DE 19801** (hereinafter "ASSIGNEE"), 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, whose address is 1900 K Street, 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, 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.

11/10/03

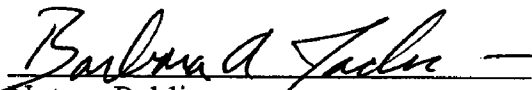
Date

  
James J. LeKachman

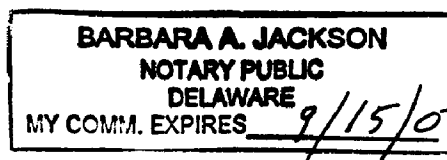
County of New Castle )  
State of Delaware ) ss:

On this 10<sup>th</sup> day of November, 2003, before me a Notary Public in and for the County and State aforesaid, personally appeared, **James J. LeKachman**, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

  
Notary Public

My Commission Expires 9/15/07



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