

02-20-2004

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102673842

To the Honorable Commissioner of Patents and Trademarks: Please Record the attached original documents or copy thereof.

## 1. Name of conveying party(ies):

Belen MONASTERIO (Executed on February 10, 2004)  
Shari Gooen DIAMOND (Executed on February 9, 2004)  
Julie FURR (Executed on February 9, 2004)  
Mark TEMARES (Executed on February 6, 2004)

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

## 3. Nature of conveyance:

- ☒ Assignment ☐ Merger  
☐ Security Agreement ☐ Change of Name  
☐ Other \_\_\_\_\_

Execution Date: February 6, 2004, February 9, 2004, and February 10, 2004

## 2. Name and address of receiving party(ies)

Name: Citicorp Credit Services Incorporated

Internal Address: \_\_\_\_\_

Street Address: 1 Court SquareCity: Long Island City State: NY Zip: 11120Additional Name(s) & address(es) attached? ☐ Yes ☒ No

## 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: \_\_\_\_\_

A. Patent Application No.(s)

10/464,745

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

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

Name: George T. Marcou

Internal Address: \_\_\_\_\_

Street Address: Kilpatrick Stockton LLP607 14<sup>th</sup> Street, N.W., Suite 900City: Washington State: DC Zip: 200056. Total number of applications and patents involved: 17. Total fee (37 CFR 3.41) . . . . . \$ 40.00

- ☒ Enclosed  
☐ Authorized to be charged to deposit account

## 8. Deposit account number: \_\_\_\_\_

(Attach duplicate copy of this page if paying by deposit account)

DO NOT USE THIS SPACE

## 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.*

George T. Marcou (Reg. No. 33,014)

Name of Person Signing

Signature

2/13/04

Date

Total number of pages including cover sheet, attachments, and documents: 5

Mail documents to be recorded with required cover sheet information to:

Commissioner of Patents &amp; Trademarks, Box Assignments

02/19/2004 LMUELLER 00000259 10464745

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40.00 OP

PATENT  
REEL: 014982 FRAME: 0246

ASSIGNMENT

WHEREAS, Belen MONASTERIO, Shari Gooen DIAMOND, Julie FURR and Mark TEMARES (hereinafter referred to as "ASSIGNOR") have invented certain new and useful improvements in an invention ESTABLISHING, MODIFYING, AND CUSTOMIZING ACCOUNT-BASED PRODUCTS,

- ☒ for which a utility application for a United States Patent was filed with the United States Patent and Trademark Office on June 19, 2003, with Serial Number 10/464,745; and
- ☐ for which an application for a United States Patent is being submitted to the United States Patent and Trademark Office herewith; and

WHEREAS, CITICORP CREDIT SERVICES INCORPORATED, doing business at 1 Court Square, Long Island City, NY 11120 (hereinafter referred to as the "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to said invention, and in and to said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR hereby sells and transfers to said ASSIGNEE, and to ASSIGNEE'S successors and assigns, ASSIGNOR'S entire right, title and interest in and to said invention in the United States and its territorial possessions and in all foreign countries and to all Letters Patent or similar legal protection in the United States and its territorial possessions and in any and all foreign countries to be obtained for said invention by said application or any patent application claiming priority to the application, or any continuation, division, continuation-in-part, reexamination, renewal, substitute, extension or reissue thereof or any legal equivalent thereof in a foreign country for the full term of terms for which the same may be granted; and authorize and request the Commissioner of Patents of the United States and any official of any foreign country whose duty it is to issue patents or legal equivalents thereto, to issue same for this invention to ASSIGNEE, its lawful successors and assigns.

Serial No. 10/464,745

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Docket No. CITI0260

ASSIGNOR further covenants that ASSIGNEE will, upon its request, be provided promptly with all pertinent facts and documents relating to said application, said invention and said Letters Patent and legal equivalents in foreign countries as may be known and accessible to ASSIGNOR and will testify as to the same in any interference or litigation related thereto and will promptly execute and deliver to ASSIGNEE or its legal representative any and all papers, instruments or affidavits required to apply for, obtain, maintain, issue and enforce said application, said invention and said Letters Patent and said equivalents thereof in any foreign country which may be necessary or desirable to carry out the purposes thereof. This document shall be governed pursuant to the laws of the District of Columbia, United States of America.

IN WITNESS WHEREOF, I/We have hereunto set hand and signed on the date indicated below:

SIGNATURE(S)

The signature(s) must correspond with the name(s) of the inventor(s) above.

INVENTOR(S)DATE SIGNED

1)

Belen Monasterio  
Belen MONASTERIO10 February 2004

2)

Shari Gooen DIAMOND

3)

Julie FURR

4)

Mark TEMARES

C0464/268341  
WSHBLI01:184664

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WHEREAS, Belen MONASTERIO, Shari Gooen DIAMOND, Julie FURR and Mark TEMARES (hereinafter referred to as "ASSIGNOR") have invented certain new and useful improvements in an invention ESTABLISHING, MODIFYNG, AND CUSTOMIZING ACCOUNT-BASED PRODUCTS,

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INVENTOR(S)

DATE SIGNED

1) \_\_\_\_\_  
Belen MONASTERIO

2) Shari Gooen Diamond  
Shari Gooen DIAMOND

3) Julie Furr  
Julie FURR

4) Mark Temares  
Mark TEMARES

2/9/04

2/9/04

2/6/04

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