

04-21-2004

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Attorney Docket No. 5997.0035
Attorney Customer Number: 22,852

To the Director of the U.S. Patent and
Please record the attached original do

102726528

Mail Stop Assignment Recordation Service

1. Name of conveying party(ies):
Michael G. Bradley, J. Douglas Gordon, Matthew J. Klena, and
Pamela W. Sims

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

Name: Freddie Mac

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

Internal Address:

3. Nature of conveyance:

Street Address:

8200 Jones Branch Drive

Assignment Merger

City: McLean

Security Agreement Change of Name

State: VA Zip Code: 22102

Other:

Additional name(s) & Address(es) attached?

Execution Date: 4/9/04, 3/3/04, 3/9/04, and 3/8/04

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:

A. Patent Application Number(s):

B. Patent Number(s):

10/700,045

Additional numbers attached? Yes No

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

6. Total number of applications and registrations involved:
One (1)

Name: Pedro F. Suarez

7. Total fee (37 CFR 3.41): \$40

Enclosed (Please charge deficiency to deposit account)

Authorized to be charged to deposit account

Internal Address: FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Street Address: 1300 I Street, N.W.

City: Washington, D.C.

State: Zip: 20005-3315

8. Deposit Account No.: 06-0916

9. Statement and signature.

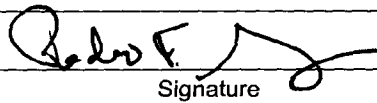
To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original

04/20/2004 BY: 00000139 10700045

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40.00 DP

Pedro F. Suarez
Reg. No. 45,895


Signature

April 16, 2004
Date

Total number of pages including cover sheet, attachments and documents: 3

ASSIGNMENT

WHEREAS We, the below named inventors, hereinafter referred to as Assignors, have made an invention entitled:

SYSTEMS AND METHODS FOR DETERMINING THE LIKELIHOOD THAT A LOAN CLOSSES

for which We executed an application for United States Letters Patent concurrently herewith or filed an application for United States Letters Patent on November 4, 2003 (Application No. 10/700,045); and

WHEREAS, Federal Home Loan Mortgage Corporation (Freddie Mac), a shareholder-owned government-sponsored enterprise, whose post office address is 8200 Jones Branch Drive, McLean, Virginia 22192 (hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention in all countries throughout the world, and in and to the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, We, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, our entire right, title, and interest in and to this invention, and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof, and all rights to claim priority on the basis of this application, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Commissioner of Patents and Trademarks of the United States and any official of any foreign country whose duty it is to issue patents on applications as described above, to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

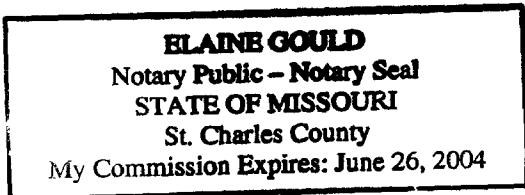
AND, WE HEREBY covenant that We have the full right to convey the interest assigned by this Assignment, and We have not executed and will not execute any agreement in conflict with this Assignment;

AND, WE HEREBY further covenant and agree that We will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States and any foreign country, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

IN TESTIMONY WHEREOF, We have hereunto set our hands.

County of <u>St. Charles</u>)	Name: <u>Michael G. Bradley</u>
)	Address: <u>14601 Harleston Village Drive</u>
)	<u>Chesterfield, MO 63017</u>
State of <u>Missouri</u>)	By: <u>Michael G. Bradley</u>
)	Date: <u>4/9/2004</u>

Subscribed and sworn to before me this 9th day of April, 2004
Elaine Gould, Notary Public



County of Fairfax)
)
)
State of Virginia)

MY COMMISSION EXPIRES
NOVEMBER 30, 2007

Subscribed and sworn to before me this 3rd day of March, 2004
Yvonda Pitts, Notary Public

Name: J. Douglas Gordon
Address: 3206 N. George Mason Drive
Arlington, VA 22207
By: J. Douglas Gordon
Date: 3/3/04

County of Fairfax)
)
)
State of Virginia)

MY COMMISSION EXPIRES
NOVEMBER 30, 2007

Subscribed and sworn to before me this 9th day of March, 2004
Yvonda Pitts, Notary Public

Name: Matthew J. Klena
Address: 7203 Timber Lane
Falls Church, VA 22046
By: Matthew J. Klena
Date: 3/19/2004

County of Fairfax)
)
)
State of Virginia)

Subscribed and sworn to before me this 8th day of March, 2004
Yvonda Pitts, Notary Public

Name: Pamela W. Sims
Address: 6239 19th Street North
Arlington, VA 22205
By: Pamela Sims
Date: 3/8/04

MY COMMISSION EXPIRES
NOVEMBER 30, 2007