

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
The Goldman Living Trust	03/24/2005
RECEIVING PARTY DATA	
Name:	America Online, Inc.
Street Address:	22000 AOL Way
City:	Dulles
State/Country:	VIRGINIA
Postal Code:	20166-9323
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11098333
CORRESPONDENCE DATA	
Fax Number:	(801)328-1707
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
Phone:	801-533-9800
Email:	bhaslam@wnlaw.com
Correspondent Name:	R. Burns Israelsen
Address Line 1:	60 East South Temple
Address Line 2:	1000 Eagle Gate Tower
Address Line 4:	Salt Lake City, UTAH 84111
NAME OF SUBMITTER:	R. Burns Israelsen
Total Attachments: 2	
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OP \$40.00 11098333

WHEN RECORDED RETURN TO:

PATENT APPLICATION

Docket No: 15690.39

Workman Nydegger
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111

ASSIGNMENT

WHEREAS, The Goldman Living Trust, with its principal address being 171 Main St. #302, Los Altos, California 94022, (hereinafter referred to as ASSIGNOR) is the owner of record of an interest in a method and apparatus entitled **FEDERATED CHALLENGE CREDIT SYSTEM** hereinafter called the "invention;" preferred embodiments of said invention are disclosed in a United States patent application, now identified as File No. 15690.39, of the law firm of Workman Nydegger, 1000 Eagle Gate Tower, 60 East South Temple, Salt Lake City, Utah 84111, filed in the United States Patent and Trademark Office as Serial No. 11/098,333, on April 4, 2005. (I hereby authorize the attorneys of Workman Nydegger to insert said serial number when known.); and

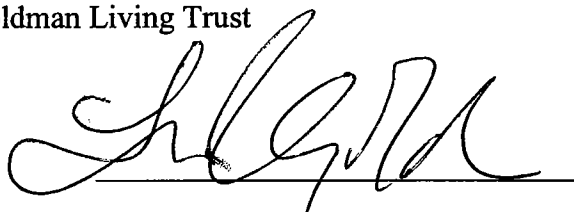
WHEREAS, America Online, Inc., a corporation of the State of Delaware, having a principal place of business at 22000 AOL Way, Dulles, Virginia 20166-9323, desires to secure the entire right, title and interest in said invention and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR hereby sells, assigns, and transfers unto said ASSIGNEE, the entire right, title, and interest in and to the invention, any and all letters patent which may be granted for said invention in the United States of America and its territorial possessions and in any and all foreign countries, and in any and all divisions, reissues, and continuations thereof, including the right to file foreign applications directly in the name of ASSIGNEE and to claim priority rights deriving from any United States applications to which said foreign applications are entitled by virtue of international convention, treaty, or otherwise, said invention, patent properties, and all letters patent on said inventions to be held and enjoyed by ASSIGNEE and its successors and assigns for their use and benefit and of their successors and assigns as fully and entirely as the same would have been held and enjoyed by ASSIGNOR had this assignment, transfer, and sale not been made. ASSIGNOR hereby authorizes and requests the Commissioner of Patents and Trademarks to issue all letters patent on said invention to ASSIGNEE. ASSIGNOR agrees to execute all instruments and documents required for the making and prosecution of applications for United States and foreign letters patent on said invention, for litigation regarding said letters patent, or for the purpose of protecting title to said invention or letters patent therefor.

This assignment is effective on the date on which it is signed below on behalf of ASSIGNOR.

Signed this 24 day of March, 2005.

The Goldman Living Trust

By: 

Name: Susan Rayl Goldman
Position: Trustee

SDJ:kjb
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