

11-24-2004

U.S. DEPARTMENT OF COMMERCE
United States Patent and Trademark Office

RE



102888688

To the Director of the U.S. Patent and

Documents or the new address(es) below.

1. Name of conveying party(ies)/Execution Date(s):

Janelle Denise Paulsen-Dziuk Robert Anthony Pachecho
Rennie Garcia
Michael Anthony Moczygemba
Maria Josefina Valdez
Bolivar Cesar Lora

2. Name and address of receiving party(ies)

Name: United Services Automobile Association

Internal Address: _____

Execution Date(s) 7/20/04, 7/20/04, 7/21/04, 8/5/04, 7/21/04, 7/22/04

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

Street Address: 9800 Fredericksburg Road

City: San Antonio

State: Texas

Country: USA Zip: 78288-4501

3. Nature of conveyance:

- ☒ Assignment ☐ Merger
☐ Security Agreement ☐ Change of Name
☐ Government Interest Assignment
☐ Executive Order 9424, Confirmatory License
☐ Other _____

Additional name(s) & address(es) attached? ☐ Yes ☒ No

4. Application or patent number(s):

A. Patent Application No.(s)
10/920,016 (PAGE 1)

☐ This document is being filed together with a new application.
B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

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

Name: Haynes and Boone, LLP

Internal Address: Attn: James R. Bell

Street Address: 901 Main Street, Suite 3100

City: Dallas,

State: TX Zip: 75202-3789

Phone Number: 512-867-8407

Fax Number: 214-200-0853

Email Address: ipdocketing@haynesboone.com

6. Total number of applications and patents involved:

1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

- ☐ Authorized to be charged by credit card
☐ Authorized to be charged to deposit account
☒ Enclosed
☐ None required (government interest not affecting title)

8. Payment Information

a. Credit Card Last 4 Numbers _____
Expiration Date _____

b. Deposit Account Number 08-1394

Authorized User Name _____

9. Signature:

Signature

11-15-04
Date

James R. Bell, Reg. No. 26.528

Name of Person Signing

Total number of pages including cover sheet, attachments, and documents: 33

Documents to be recorded (including cover sheet) should be faxed to (703) 306-5995, or mailed to:
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450

a-170114.1

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PATENT
REEL: 016005 FRAME: 0736

RECORDATION FORM COVER SHEET PATENTS ONLY

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)/Execution Date(s):

Nora Anderson Reed
Eileen Grace Hicks
Dawn Love Cooper
Stuart Blain Parker
Mark Steven Rapp

Execution Date(s) 7/21/04, 7/20/04, 8/6/04, 8/3/04, 7/21/04

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

3. Nature of conveyance:

- ☒ Assignment ☐ Merger
☐ Security Agreement ☐ Change of Name
☐ Government Interest Assignment
☐ Executive Order 9424, Confirmatory License
☐ Other _____

2. Name and address of receiving party(ies)

Name: United Services Automobile Association

Internal Address: _____

Street Address: 9800 Fredericksburg Road

City: San Antonio

State: Texas

Country: USA Zip: 78288-4501

Additional name(s) & address(es) attached? ☐ Yes ☐ No

4. Application or patent number(s):

A. Patent Application No.(s)
10/920,016 (PAGE 2)

☐ This document is being filed together with a new application.

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

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

Name: Haynes and Boone, LLP

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City: Dallas,

State: TX Zip: 75202-3789

Phone Number: 512-867-8407

Fax Number: 214-200-0853

Email Address: ipdocketing@haynesboone.com

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☐ Authorized to be charged to deposit account
☒ Enclosed
☐ None required (government interest not affecting title)


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Expiration Date _____

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Authorized User Name _____

9. Signature:


Signature

11-15-04
Date

James R. Bell, Reg. No. 26,528

Name of Person Signing

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RECORDATION FORM COVER SHEET PATENTS ONLY

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies)/Execution Date(s):

Stacy Jo Clayton
Steven Douglas Potter
Kelly Kay Farwell
Susan James Caudill

Execution Date(s) 7/20/04, 8/3/04, 9/21/04, 8/31/04

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

3. Nature of conveyance:

- ☒ Assignment ☐ Merger
☐ Security Agreement ☐ Change of Name
☐ Government Interest Assignment
☐ Executive Order 9424, Confirmatory License
☐ Other _____

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Name: United Services Automobile Association

Internal Address: _____

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State: Texas

Country: USA Zip: 78288-4501

Additional name(s) & address(es) attached? ☐ Yes ☐ No

4. Application or patent number(s):

☐ This document is being filed together with a new application.

A. Patent Application No.(s)

10/920,016 (PAGE 3)

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

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Street Address: 901 Main Street, Suite 3100

City: Dallas,

State: TX Zip: 75202-3789

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Fax Number: 214-200-0853

Email Address: ipdocketing@haynesboone.com

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☐ Authorized to be charged to deposit account
☒ Enclosed
☐ None required (government interest not affecting title)

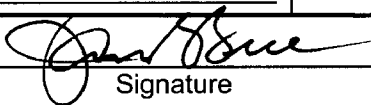
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Expiration Date _____

b. Deposit Account Number 08-1394

Authorized User Name _____

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Signature

11-15-04

Date

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Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450

ASSIGNMENT OF INVENTION

This Assignment is entered by Janelle Denise Paulsen-Dziuk, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Janelle Denice Paulsen-Dziuk

Inventor Name: Janelle Denice Paulsen-Dziuk

Address: 10511 Hwy. 181 South

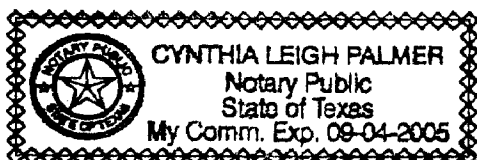
Falls City, Texas 78113

Date: 7/20/2004

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Janelle Denice Paulsen-Dziuk, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 20th day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-11-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Rennie Garcia, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Rennie Garcia

Inventor Name: Rennie Garcia

Address: 13815 Morningbluff Drive

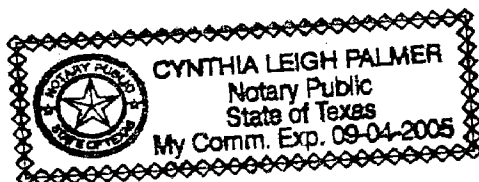
San Antonio, Texas 78216

Date: 7/20/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Rennie Garcia, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 20th day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Michael Anthony Moczygemba, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Michael Anthony Moczygemba

Inventor Name: Michael Anthony Moczygemba

Address: 3619 Hunters Dream

San Antonio, Texas 78230

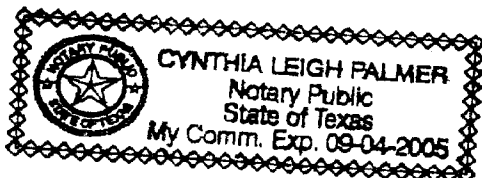
Date: July 21, 2004

STATE OF TEXAS §

COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Michael Anthony Moczygemba, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 21 day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Maria Josefina Valdez, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

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By: Maria Josefina Valdez

Inventor Name: Maria Josefina Valdez

Address: 442 Oak Glen Drive

San Antonio, Texas 78209

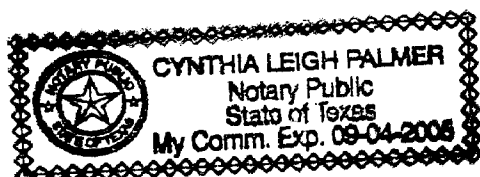
Date: 8/5/04

STATE OF TEXAS §

COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Maria Josefina Valdez, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 5 day of August 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9/4/05

ASSIGNMENT OF INVENTION

This Assignment is entered by Bolivar Cesar Lora, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

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By:  _____

Inventor Name: Bolivar Cesar Lora

Address: 23305 Angostura Blvd.

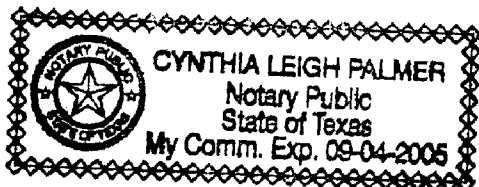
San Antonio, Texas 78261

Date: 7/21/04 _____

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Bolivar Cesar Lora, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 21 day of July 2004.



 _____
Notary Public, State of Texas

Cynthia Leigh Palmer _____
Printed Name of Notary

Commission Expires: 9-4-05 _____

ASSIGNMENT OF INVENTION

This Assignment is entered by Robert Anthony Pacheco, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

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By: Robert A. Pacheco

Inventor Name: Robert Anthony Pacheco

Address: 10122 Iron Oak

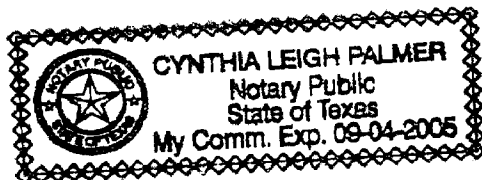
San Antonio, Texas 78213

Date: 7-22-2004

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Robert Anthony Pacheco, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 22 day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9/4/05

ASSIGNMENT OF INVENTION

This Assignment is entered by Nora Anderson Reed, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Nora Anderson Reed

Inventor Name: Nora Anderson Reed

Address: 11623 Whisper Dew

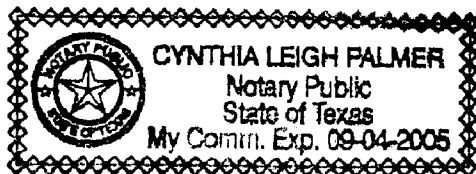
San Antonio, Texas 78230

Date: July 21, 2004

STATE OF TEXAS §
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COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Nora Anderson Reed known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 21 day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Eileen Grace Hicks, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Eileen Grace Hicks

Inventor Name: Eileen Grace Hicks

Address: 149 Downing Drive

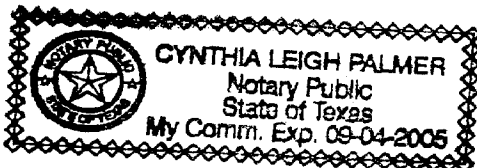
San Antonio, TX 78209

Date: 7/20/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Eileen Grace Hicks to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 20th day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Dawn Love Cooper, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Dawn Love Cooper

Inventor Name: Dawn Love Cooper

Address: 27118 Hidden Trail South

Boerne, Texas 78006

Date: 8/6/2004

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Dawn Love Cooper to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 6th day of August 2004.



Melinee L. McComas
Notary Public, State of Texas

Melinee L. McComas
Printed Name of Notary

Commission Expires: 4-9-2005

ASSIGNMENT OF INVENTION

This Assignment is entered by Stuart Blain Parker, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Stuart Blain Parker

Inventor Name: Stuart Blain Parker

Address: 1614 Beauchamp Drive

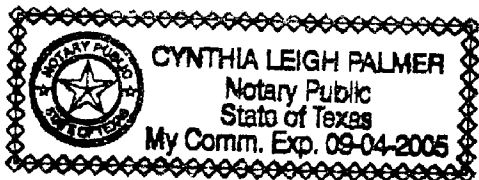
San Antonio, TX 78231

Date: 8/3/04

STATE OF TEXAS §
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COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Stuart Blain Parker to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 3 day of August 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9/4/05

ASSIGNMENT OF INVENTION

This Assignment is entered by Mark Steven Rapp, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: *Mark Steven Rapp*

Inventor Name: Mark Steven Rapp

Address: 24814 Jordans Way

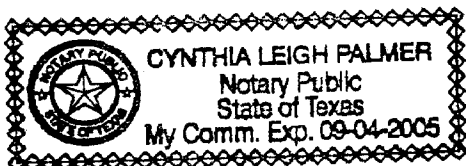
San Antonio, TX 78258

Date: 7/21/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Mark Steven Rapp to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 21 day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Stacy Jo Clayton, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: *Stacy Jo Clayton*

Inventor Name: Stacy Jo Clayton

Address: 2026 Three Fork

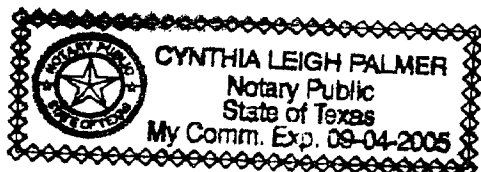
San Antonio, TX 78258

Date: 7/22/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Stacy Jo Clayton to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 20th day of July 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9-4-05

ASSIGNMENT OF INVENTION

This Assignment is entered by Steven Douglas Potter, an employee of United Services Automobile Association ("USAA") and a citizen of the United States ("Employee") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Employee's continued at-will employment with USAA, and other good and valuable consideration, the receipt of which is hereby acknowledged, Employee acknowledges and agrees as follows:

1. Employee does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Employee's favor.

2. Employee authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Employee has full right to convey the entire interest herein assigned, and Employee has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Employee will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Employee respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths and/or declarations.

5. Employee's relationship with USAA is at-will. Either USAA or Employee has the right to terminate the relationship at any time, for any reason, with or without cause or notice. Nothing in this document affects the at-will status of Employee's employment or creates an express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Steven Douglas Potter

Inventor Name: Steven Douglas Potter

Address: 23504 Majestic View

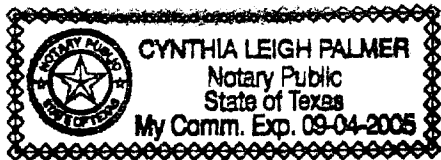
San Antonio, TX 78258

Date: 8/3/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Steven Douglas Potter to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 3 day of August 2004.



Cynthia Leigh Palmer
Notary Public, State of Texas

Cynthia Leigh Palmer
Printed Name of Notary

Commission Expires: 9/4/05

ASSIGNMENT OF INVENTION

This Assignment is entered into by Kelley Kay Farwell, a citizen of the United States ("Inventor") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. Inventor and USAA entered into a Confidential Agreement and Release of All Claims ("Agreement"). Pursuant to the Agreement, Inventor agreed to assign and transfer to USAA any right, title, or interest in Invention. Furthermore, Inventor agreed to cooperate fully with USAA by executing any necessary documents and taking any steps requested by USAA to perfect USAA's sole and exclusive ownership of Invention in the United States and any foreign countries. In consideration of the premises, and for other good and valuable consideration, the receipt of which is hereby acknowledged, Inventor acknowledges and agrees as follows:

1. Inventor does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Inventor's favor.

2. Inventor authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Inventor has full right to convey the entire interest herein assigned, and Inventor has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Inventor will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such

cooperation includes, without limitation, promptly communicating with USAA any facts known to Inventor respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths.

5. Inventor is not an employee of USAA and execution of this Assignment does not create any express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Kelley Kay Farwell

Inventor Name: Kelley Kay Farwell

Address: 5922 Woodridge Park

San Antonio, TX 78249-3033

Date: 9/21/04

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Kelley Kay Farwell known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 21st day of September, 2004.



MARGARET M. DAWSON
Notary Public
STATE OF TEXAS
My Comm. Exp. 08-11-2008

Margaret M. Dawson
Notary Public, State of Texas

MARGARET M. DAWSON
Printed Name of Notary

Commission Expires: 8-11-2008

ASSIGNMENT OF INVENTION

This Assignment is entered into by Susan James Caudill a citizen of the United States ("Inventor") who is an inventor of "A Method of Assisted Education Planning" (the "Invention").

Consideration. In consideration of Five Hundred Dollars (\$500.00), and other good and valuable consideration from USAA, the receipt of which is hereby acknowledged, Inventor acknowledges and agrees as follows:

1. Inventor does hereby sell, assign, transfer and set over unto USAA, the entire right, title and interest in the Invention; including, without limitation, the following: (1) all patent, trademark, copyright, and trade secret rights; and (2) the United States patent application for said Invention and all divisions, renewals and continuations for the Invention, and all patents of the United States which may be granted thereon and all reissues thereof; and (3) all applications for industrial property protection, including, without limitation, all applications for patents, utility models, trademarks, copyrights, trade secrets, and designs which may hereafter be filed for the Invention in any country foreign to the United States, together with the right to file such applications and the right to claim for the same the priority rights derived from said United States application under the patent laws of the United States, the International Convention for the Protection of Industrial Property, or any other international agreement or the domestic laws of the country in which any such application is filed, as may be applicable; and (4) all forms of industrial property protection, including, without limitation, patents, utility models, trademarks, copyrights, trade secrets, and design which may be granted for the Invention in the United States and in any country foreign to the United States and all extensions, renewals and reissues thereof; and (5) any and all claims or causes of action that may otherwise have accrued in Inventor's favor.

2. Inventor authorizes and requests the Commissioner of Patents of the United States, and any Official of any country foreign to the United States, whose duty it is to issue patents or other evidence or forms of industrial property protection on applications as stated above, to issue the same to USAA, in accordance with the terms of this Assignment.

3. Inventor has full right to convey the entire interest herein assigned, and Inventor has not executed, and will not execute, any agreement in conflict with this Assignment.

4. Inventor will fully cooperate with USAA to obtain and enforce intellectual property law protection for the Invention in all countries, and understands such cooperation includes, without limitation, promptly communicating with USAA any facts known to Inventor respecting the Invention, testifying in any legal proceeding, signing all papers, executing all divisions, continuing and reissuing applications, and making all oaths.

5. Inventor is not an employee of USAA and execution of this Assignment does not create any express or implied contract of employment.

6. The term USAA, as used throughout this Assignment, includes United Services Automobile Association, and all of its past, present, and future parents, subsidiaries, and affiliates, and other current or former related entities thereof, and all of the past, present, and future officers, directors, employees, agents, members, insurers, legal counsel, and successors and assigns of said entities.

By: Susan James Caudill

Inventor Name: Susan James Caudill

Address: 22 Wasp Creek

Boerne, TX 78006

Date: 8-31-04

STATE OF Texas §
COUNTY OF Bexar §
§

BEFORE ME, the undersigned authority, on this day personally appeared Susan James Caudill, known to me to be the person of that name, who signed the foregoing instrument, and acknowledged the same to be his or her free act and deed.

GIVEN under my hand and seal of office this 31 day of August, 2004.

Sandra Meza
Notary Public, State of Texas

Sandra Meza
Printed Name of Notary

Commission Expires: 8/5/06

