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01-05-2005

Sheet 1 of 2

J.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

102	904016		
To the Honorable Commissioner of Patents and Trademarks.	Please record the attached original documents or copy thereof.		
Name and Address of Conveying Party(ies) INDIVIDUAL:	2. Name and Address of receiving Party(ies):		
Daniel J Welker	Name: Capital One Financial Corporation		
13949 W. Chatsworth Ct. Boise (Ada County), Idaho 83713	Internal Address:		
Boise (Ada County), Idano 83713	internal Address.		
Individual Citizenship: United States of America	Street Address: 1680 Capital One Drive		
	City: McLean		
Additional name(s) of conveying party(ies) attached? X Yes No	State: VA Zip: 22102		
3. Nature of conveyance:	State. VA Zip. ZZIVZ		
Name of the second seco			
X Assignment Merger Security Agreement Change of Name			
Other	Additional name(s) &		
F D	Address(es) attached? Yes X No		
Execution Date: 08/30/04; 08/31/04; 12/21/04; 09/01/04 4. Application number(s) or patent number(s):			
	and the state of the constitute of		
If this document is being filed together with a new application, the ex	xecution date of the application is:		
A. Patent Application No.(s):	B. Patent No.(s):		
USSN 10/935,696 filed 09/07/2004	Additional Numbers Yes X No		
Name and address of party to whom correspondence concerning document should be mailed to:	6. Total number of application and patents involved: One		
document should be mailed to:	7. Total Fee (37C.F.R. 3.41): \$40.00		
Name: Jay B. Johnson			
Internal Address: BAKER BOTTS L.L.P. Street Address: 2001 Ross Avenue, Suite 600	X Enclosed Authorized to be charged to deposit account		
City: Dallas			
State: Texas Zip 75201-2980	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 document.	true and correct and any attached copy is a true copy of the original		
Jay B. Johnson Reg. No. 38,193	December 28, 2004		
Name of Person Signing Signature	Date		
Т	Total number of pages including cover sheet 9		
OMB No. 0651-0011 (exp. 4/94)			
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U.S. PATENT AND TRADEMARK OFFICE

FORM PTO-1595 ATTACHMENT

1. Name of Conveying Parties - Continued - ALL INDIVIDUALS

Anthony P. Reynolds 7208 Three Chopt Road Richmond, Virginia 23226 (Henrico County) U.S. Citizen

John F. Magnuson 3520 N. Sycamore Drive Boise, Idaho 83703 (Ada County) U.S. Citizen

James A. Haworth 5524 South Basalt Avenue Boise, Idaho 83716 (Ada County) U.S. Citizen

Sow A. Kobayashi 32650 Nantasket Drive Apartment 36 Rancho Palos Verdes, California 90275 (Los Angeles County) U.S. Citizen

ASSIGNMENT

WHEREAS, I, the undersigned inventor, of residence as listed, having invented certain new and useful improvements as below entitled, for which application for United States Letters Patent is made, said application having been executed on the date set forth below; and

WHEREAS, Capital One Financial Corporation (hereinafter referred to as "Assignee"), a Delaware Corporation, with an address of 1680 Capital One Drive, McLean, Virginia 22102, desires to acquire my entire right, title and interest in and to the invention, and in and to the said application and any Letters Patent that may issue thereon;

NOW, THEREFORE, for and in consideration of One United States Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I assign to Assignee, all right, title and interest in and to said invention and in and to said application and all patents which may be granted therefor, and all divisions, reissues, continuations, continuations-in-part and extensions thereof; and I hereby authorize and request the Commissioner of Patents and Trademarks to issue all patents for said invention, or patents resulting therefrom, insofar as my interest is concerned, to Assignee.

I also assign to Assignee, all right, title and interest to the invention disclosed in said application throughout the world, including the right to file applications and obtain patents, utility models, industrial models and designs for said invention in its own name throughout the world including all rights to publish cautionary notices reserving ownership of said invention and all rights to register said invention in appropriate registries; and I further agree to execute any and all powers of attorney, applications, assignments, declarations, affidavits, and any other papers in connection therewith necessary to perfect such right, title and interest in Assignee.

I will communicate to Assignee any facts known to me respecting any improvements; and, at the expense of Assignee, I will testify in any legal proceedings, sign all lawful papers, execute all divisional, continuation, continuation-in-part, reissue and substitute applications, make lawful oaths and declarations, and generally do everything possible to vest title in Assignee and to aid Assignee to obtain and enforce proper protection for said invention in all countries.

This	Assignment	shall	be	binding	on	the	parties'	successors,	assigns	and	legal
representativ	es.										

Title of Invention:

METHOD AND **SYSTEM FOR DEBT**

Welker

RECOVERY

Signature of First and Sole Inventor:

Inventor's Name:

Residence (City, County, State)

Boise, Ada County, Idaho

Date:

Date Application Executed:

August 30, 2004

STATE OF IDAHO

COUNTY OF ADA

BEFORE ME, the undersigned authority, on this day personally appeared Daniel J Welker, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes therein stated.

SUBSCRIBED AND SWORN TO BEFORE ME on this 30 day of American 2004.



State of Idaho

Yaralyn P. O++
(Printed or Typed Name of Notary)

10-11-08

(My Commission Expires)

ATTORNEY DOCKET 073897.0180

ASSIGNMENT

3

Title of invention:

METHOD AND SYSTEM FOR DEBT RECOVERY

Signature of First and Sole Inventor:

Inventor's Name:

Residence (City, County, State)

Date:

Date Application Executed:

Richmond, Henrico County, Virginia

STATE OF VIRGINIA

COUNTY OF HENRICO

BEFORE ME, the undersigned authority, on this day personally appeared Anthony P. Reynolds, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes therein stated.

SUBSCRIBED AND SWORN TO BEFORE ME on this 31 day of ALGUST. 2004.

State of Virginia

ped Name of Notary)

Capital One Confidential/ProprietaryDAL01:814634.1

PATENT REEL: 016111 FRAME: 0714 COUNTY OF ADA

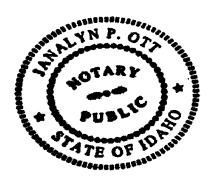
4

Title of Invention:	METHOD AND SYSTEM FOR DEBT RECOVERY
Signature of Inventor: Inventor's Name:	John F. Magnuson
Residence (City, County, State)	Boise, Ada County, Idaho
Date:	08/30/04
Date Application Executed:	08/30/04
STATE OF IDAHO	§

BEFORE ME, the undersigned authority, on this day personally appeared John F. Magnuson, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein stated.

§ §

SUBSCRIBED AND SWORN TO BEFORE ME on this 36th day of August 2004.



Notary Public in and for the State of Idaho

(Printed or Typed Name of Notary)

(My Commission Expires)

1 /

ı

Title of Invention: Signature of Inventor:	METHOD AND SYSTEM FOR DEBT RECOVERY
Inventor's Name:	James A. Haworth
Residence (City, County, State)	Boise, Ada County, Idaho
	λ 2. 2 and
Date:	fry. 50, 2007
	<i>V V</i> 20 2007
Date Application Executed:	August 30, 2004
STATE OF IDAHO	§ §
COUNTY OF ADA	§

BEFORE ME, the undersigned authority, on this day personally appeared James A. Haworth, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein stated.

SUBSCRIBED AND SWORN TO BEFORE ME on this 30 day of August.



Notary Public in and for the State of Idaho

Janalyn P. 0++
(Printed or Typed Name of Notary)
10-11-08

(My Commission Expires)

6

Title of Invention: Signature of Inventor: Inventor's Name:	METHOD AND SYSTEM FOR DEBT RECOVERY Sow A. Kobayashi
Residence (City, County, State) Date:	Boise, Ada County, Idaho Rancho Dias Verdes, Los Angles County, California
Date Application Executed:	December 21, 2004
STATE OF IDAHO COUNTY OF ADA	§ § §

BEFORE ME, the undersigned authority, on this day personally appeared Sow A. Kobayashi, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein stated.

SUBSCRIBED AND SWORN TO BEFORE ME on this 21 day of Decamber, 2004.



Notary Public in and for the State of Idaho California

(Printed or Typed Name of Notary)

JANUMY 16, 2008

(My Commission Expires)

7

Title of Invention:	METHOD AND SYSTEM FOR DEBT RECOVERY
Signature of Inventor: Inventor's Name:	Oren (nmi) Knishinsky
Residence (City, County, State)	Boston, Suffor County, Massachusetts
Date:	9/1/04
Date Application Executed:	9/1/04 ER # 31/11
	WON!
STATE OF VIRGINIA	September 19 Septe
COUNTY OF HENRICO	§

BEFORE ME, the undersigned authority, on this day personally appeared Oren (nmi) Knishinsky, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he or she executed the same for the purposes therein stated.

Notary Public in and for the State of Virginia

(Printed or Typed Name of Notary)
10/31/04

(My Commission Expires)

DAL01:814634.1

RECORDED: 12/28/2004

PATENT REEL: 016111 FRAME: 0718