

03-03-2006

22816

Form-PTO-1595
1-31-92

TRANS



DATION

Atty. Docket: 03292.101060.

To the Director, U.S. Patent and T

103189310

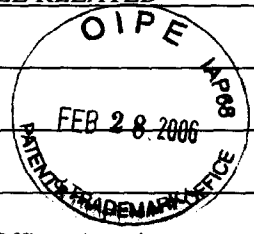
original documents or copy thereof.

1. Name of conveying party(ies):
 BRIAN CHARLES BENDER, RICHARD A. CHINITZ,
 MICHAEL W. HOHERCHAK, LYNNE MADORSKY,
 IRFAN S. PIRMOHAMED and GAIL RENEE RICHARDS

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

2. Name and address of receiving party(ies):
 Name: AMERICAN EXPRESS TRAVEL RELATED
SERVICES COMPANY, INC.

Foreign Address: _____



3. Nature of conveyance:
 Assignment Merger
 Security Agreement Change of Name
 Other _____

Execution Date: Jan. 19, 2006, Jan. 19, 2006, Jan. 23, 2006,
Jan. 29, 2006, Jan. 19, 2006 and Jan. 31, 2006

Domestic Address: General Counsel's Office, American
Express Tower, World Financial Center, 200 Vesey Street

City: New York State NY ZIP 10285

Additional 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 Number: 11/284,738

Filing Date: November 21, 2005

Additional numbers attached? Yes No

B. Title of Invention: SYSTEM AND METHOD FOR
CALCULATING SAVINGS

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

Name: Fitzpatrick, Cella, Harper & Scinto
30 Rockefeller Plaza
New York, New York 10112-3800

Telephone No.: (212) 218-2100

Facsimile No.: (212) 218-2200

6. Number of applications and patents involved:
One

7. Total fee (37 CFR 3.41): . . . \$ 40.00

Enclosed
 Authorized to be charged to deposit account

8. Deposit account number (for deficiency or excess)
06-1205
 (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 the
true copy of the original document.

Leonard P. Diana (Reg. No. 29,296)
 Name of Person Signing

Leonard P. Diana
 Signature

February 27, 2006
 Date

03/02/2006 LMUELLER 00000140 11204730

48.00 OP

Total number of pages including cover sheet, attachments, and documents: 11

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System and Method for Calculating Savings filed herewith or was filed on November 21, 2005 and assigned U.S. Serial No. 11/284,738.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

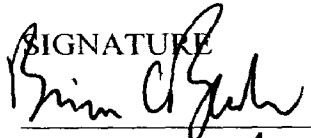
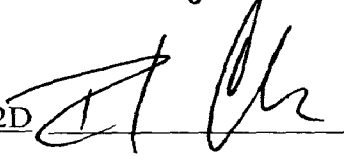
NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Fitzpatrick, Cella, Harper & Scinto (Customer No. 05514) or American Express Company to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Brian Charles Bender	<u>180 7th Avenue, Apt. 1B,</u> <u>New York, NY 10011</u>		<u>1/19/06</u>
Richard A. Chinitz	<u>415 East 85th Street, Apt. 12D</u> <u>New York, NY 10028</u>		<u>1/19/06</u>
Michael W. Hoherchak	<u>107 Stamford Avenue</u> <u>Stamford, CT 06901</u>	_____	_____
Lynne Madorsky	<u>722 Redwood Lane</u> <u>Glencoe, IL 60022</u>	_____	_____
Irfan S. Pirmohamed	<u>121 East 31st Street, Apt. 2C</u> <u>New York, NY 10016</u>	_____	_____
Gail Renee Richards	<u>6351 W, Campo Bello Drive</u> <u>Glendale, AZ 85308</u>	_____	_____

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
(212) 218-2100

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System and Method for Calculating Savings filed herewith or was filed on November 21, 2005 and assigned U.S. Serial No. 11/284,738.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Fitzpatrick, Cella, Harper & Scinto (Customer No. 05514) or American Express Company to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Brian Charles Bender	<u>180 7th Avenue, Apt. 1B,</u> <u>New York, NY 10011</u>	_____	_____
Richard A. Chinitz	<u>415 East 85th Street, Apt. 12D</u> <u>New York, NY 10028</u>	_____	_____
Michael W. Hoherchak	<u>107 Stamford Avenue</u> <u>Stamford, CT 06901</u>	<u>Michael Hoherchak</u>	<u>1/23/2008</u>
Lynne Madorsky	<u>722 Redwood Lane</u> <u>Glencoe, IL 60022</u>	_____	_____
Irfan S. Pirmohamed	<u>121 East 31st Street, Apt. 2C</u> <u>New York, NY 10016</u>	_____	_____
Gail Renee Richards	<u>6351 W. Campo Bello Drive</u> <u>Glendale, AZ 85308</u>	_____	_____

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
(212) 218-2100

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System and Method for Calculating Savings filed herewith or was filed on November 21, 2005 and assigned U.S. Serial No. 11/284,738.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;


NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Fitzpatrick, Cella, Harper & Scinto (Customer No. 05514) or American Express Company to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Brian Charles Bender	<u>180 7th Avenue, Apt. 1B,</u> <u>New York, NY 10011</u>	_____	_____
Richard A. Chinitz	<u>415 East 85th Street, Apt. 12D</u> <u>New York, NY 10028</u>	_____	_____
Michael W. Hoherchak	<u>107 Stamford Avenue</u> <u>Stamford, CT 06901</u>	_____	_____
Lynne Madorsky	<u>722 Redwood Lane</u> <u>Glencoe, IL 60022</u>		<u>1/29/06</u>
Irfan S. Pirmohamed	<u>121 East 31st Street, Apt. 2C</u> <u>New York, NY 10016</u>	_____	_____
Gail Renee Richards	<u>6351 W, Campo Bello Drive</u> <u>Glendale, AZ 85308</u>	_____	_____

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
(212) 218-2100

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System and Method for Calculating Savings filed herewith or was filed on November 21, 2005 and assigned U.S. Serial No. 11/284,738.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Fitzpatrick, Cella, Harper & Scinto (Customer No. 05514) or American Express Company to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Brian Charles Bender	<u>180 7th Avenue, Apt. 1B,</u> <u>New York, NY 10011</u>	_____	_____
Richard A. Chinitz	<u>415 East 85th Street, Apt. 12D</u> <u>New York, NY 10028</u>	_____	_____
Michael W. Hoherchak	<u>107 Stamford Avenue</u> <u>Stamford, CT 06901</u>	_____	_____
Lynne Madorsky	<u>722 Redwood Lane</u> <u>Glencoe, IL 60022</u>	_____	_____
Irfan S. Pirmohamed	<u>121 East 31st Street, Apt. 2C</u> <u>New York, NY 10016</u>	<u><i>Irfan Pirmohamed</i></u>	<u>1/19/06</u>
Gail Renee Richards	<u>6351 W, Campo Bello Drive</u> <u>Glendale, AZ 85308</u>	_____	_____

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
(212) 218-2100

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled System and Method for Calculating Savings filed herewith or was filed on November 21, 2005 and assigned U.S. Serial No. 11/284,738.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES CO., INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of its subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with Fitzpatrick, Cella, Harper & Scinto (Customer No. 05514) or American Express Company to insert in this assignment the filing date and/or the application number of said application and/or any further identification that may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Brian Charles Bender	<u>180 7th Avenue, Apt. 1B,</u> <u>New York, NY 10011</u>	_____	_____
Richard A. Chinitz	<u>415 East 85th Street, Apt. 12D</u> <u>New York, NY 10028</u>	_____	_____
Michael W. Hoherchak	<u>107 Stamford Avenue</u> <u>Stamford, CT 06901</u>	_____	_____
Lynne Madorsky	<u>722 Redwood Lane</u> <u>Glencoe, IL 60022</u>	_____	_____
Irfan S. Pirmohamed	<u>121 East 31st Street, Apt. 2C</u> <u>New York, NY 10016</u>	_____	_____
Gail Renee Richards	<u>6351 W. Campo Bello Drive</u> <u>Glendale, AZ 85308</u>	<i>Gail Richards</i>	<u>1-31-06</u>

FITZPATRICK, CELLA, HARPER & SCINTO
30 Rockefeller Plaza
New York, New York 10112-3801
(212) 218-2100