

Form PTO-1595 (Rev. 08/05)  
OMB No. 0651-0027 (exp. 6/30/2008)U.S. DEPARTMENT OF COMMERCE  
United States Patent and Trademark OfficeRECORDATION 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)

Charles Aaron Rosenblatt  
Eric Fox

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

Name: Capital One Financial Corporation

Internal Address: \_\_\_\_\_

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

## 3. Nature of conveyance/Execution Date(s):

Execution Date(s) 06/17/2005 and 07/01/2005

- Assignment  Merger  
 Security Agreement  Change of Name  
 Joint Research Agreement  
 Government Interest Assignment  
 Executive Order 9424, Confirmatory License  
 Other \_\_\_\_\_

Street Address: 1680 Capital One DriveCity: McLeanState: VACountry: United States Zip: 22102-3491Additional 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)  
10/740,707

B. Patent No.(s)

Additional numbers attached?  Yes  NO

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

Name: Baker & McKenzie LLP

Internal Address: \_\_\_\_\_

Street Address: \_\_\_\_\_

1114 Avenue of the AmericasCity: New YorkState: NY Zip: 10036Phone Number: 212 626 4100Fax Number: 212 310 1600Email Address: nycipd@bakernet.com6. Total number of applications and patents involved: 17. 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 02-0393Authorized User Name Baker & McKenzie LLP

## 9. Signature: \_\_\_\_\_

Date June 14, 2006

Signature

Date

Frank M. Gasparo (Reg. No. 44,700)

Total number of pages including cover sheet, attachments, and document: 5

Name of Person Signing

Documents to be recorded (including cover sheet) should be faxed to (571) 273-0140, or mailed to:  
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450American LegalNet, Inc.  
www.USCourtForms.com

PATENT

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CH \$40.00 020393 10740707

Jun. 20. 2005 4:15PM

No. 0632 P. 15

56145473-120

**ASSIGNMENT**

WHEREAS, I/We,

**Charles Aaron Rosenblatt**  
1535 West Ave, Apt. 10  
Richmond, VA 23220  
United States

Citizenship: United States,

have made certain new and useful inventions and discoveries, for which I/we have filed an application for Letters Patent entitled **SYSTEM AND METHOD FOR REDEEMING REWARDS AND INCENTIVES**, the specification of which was filed on December 18, 2003 as U.S. Patent Application no. 10/740,707.

WHEREAS, **Capital One Financial Corporation**, having a place of business at 2980 Fairview Park Drive, Falls Church, VA 22042, United States of America, and who, together with its successors and assigns, is hereinafter called "Assignee," is desirous of acquiring the title, rights, benefits, and privileges hereinafter recited,

NOW, THEREFORE, for and in consideration of the sum of One Dollar (\$1.00), lawful money of the United States, and other valuable consideration furnished by Assignee to me/us, receipt and sufficiency of which I/we hereby acknowledge, I/we hereby, without reservations:

1. Assign, transfer, and convey to Assignee the entire right, title, and interest in and to said inventions and discoveries, said application for Letters Patent of the United States of America, any and all other applications for Letters Patent on said inventions and discoveries in whatsoever countries, including all divisional, renewal, substitute, continuation, and Convention applications based in whole or in part upon said inventions or discoveries, or upon said applications, and any and all Letters Patent, reissues, and extensions of Letters Patent granted for said inventions and discoveries or upon said applications, and every priority right that is or may be predicated upon or arise from said inventions, said discoveries, said applications, and said Letters Patent.
2. Authorize Assignee to file patent applications in any or all countries for any or all of said inventions and discoveries in my/our name(s) or in the name of Assignee or otherwise as Assignee may deem advisable, under the International Convention or otherwise.
3. Authorize and request the Commissioner of Patents and Trademarks of the United States of America and the empowered officials of all other governments to issue or transfer all said Letters Patent to Assignee, as assignee of the entire right, title, and interest therein or otherwise as Assignee may direct.

Jun. 20. 2005 4:16PM

No. 0632 P. 16

56145473-120

4. Warrant that I/we have not knowingly conveyed to others any right in said inventions, discoveries, applications, or patents or any license to use the same or to make, use, or sell anything embodying or utilizing any of said inventions or discoveries; and that I/we have good right to assign the same to Assignee without encumbrance.


5. Bind my/our heirs, legal representatives, and assigns, as well as myself/ourselves, to do, upon Assignee's request and at Assignee's expense, but without additional consideration to me/us or them, all acts reasonably serving to assure that the said inventions and discoveries, the said patent applications, and the said Letters Patent shall be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by me/us, my/our heirs, legal representatives, and assigns if this assignment had not been made; and particularly to execute and deliver to Assignee all lawful application documents including petitions, specifications, and oaths, and all assignments, disclaimers, and lawful affidavits in form and substance as may be requested by Assignee; to communicate to Assignee all facts known to me/us relating to said inventions and discoveries or the history thereof; and to furnish Assignee with any and all documents, photographs, models, samples, and other physical exhibits in my/our control or in the control of my/our heirs, legal representatives, or assigns which may be useful for establishing the facts of my/our conceptions, disclosures, and reduction to practice of said inventions and discoveries.

IN TESTIMONY WHEREOF, I have hereunto set our hand and seal this 17<sup>th</sup> day of June, 2005

  
Charles Aaron Rosenblatt

STATE OF VIRGINIA )  
COUNTY OF SPOCKHANS )

On this 17<sup>th</sup> day of June, 2005, before me came **Charles Aaron Rosenblatt**, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he has acknowledged to me that he has executed the same.

  
Notary Public

Jul. 7. 2005 9:01AM

No. 1467 P. 2

56145473-120

**ASSIGNMENT**

WHEREAS, I/We,

**Eric Fox**  
803 King Passage Drive Apt 3C  
Richmond, VA 23238

Citizenship: United States,

have made certain new and useful inventions and discoveries, for which I/we have filed an application for Letters Patent entitled **SYSTEM AND METHOD FOR REDEEMING REWARDS AND INCENTIVES**, the specification of which was filed on December 18, 2003 as U.S. Patent Application no. 10/740,707.

WHEREAS, **Capital One Financial Corporation**, having a place of business at 2980 Fairview Park Drive, Falls Church, VA 22042, United States of America, and who, together with its successors and assigns, is hereinafter called "Assignee," is desirous of acquiring the title, rights, benefits, and privileges hereinafter recited,

NOW, THEREFORE, for and in consideration of the sum of One Dollar (\$1.00), lawful money of the United States, and other valuable consideration furnished by Assignee to me/us, receipt and sufficiency of which I/we hereby acknowledge, I/we hereby, without reservations:

1. Assign, transfer, and convey to Assignee the entire right, title, and interest in and to said inventions and discoveries, said application for Letters Patent of the United States of America, any and all other applications for Letters Patent on said inventions and discoveries in whatsoever countries, including all divisional, renewal, substitute, continuation, and Convention applications based in whole or in part upon said inventions or discoveries, or upon said applications, and any and all Letters Patent, reissues, and extensions of Letters Patent granted for said inventions and discoveries or upon said applications, and every priority right that is or may be predicated upon or arise from said inventions, said discoveries, said applications, and said Letters Patent.
2. Authorize Assignee to file patent applications in any or all countries for any or all of said inventions and discoveries in my/our name(s) or in the name of Assignee or otherwise as Assignee may deem advisable, under the International Convention or otherwise.
3. Authorize and request the Commissioner of Patents and Trademarks of the United States of America and the empowered officials of all other governments to issue or transfer all said Letters Patent to Assignee, as assignee of the entire right, title, and interest therein or otherwise as Assignee may direct.
4. Warrant that I/we have not knowingly conveyed to others any right in said inventions, discoveries, applications, or patents or any license to use the same or to make, use, or

Jul. 7. 2005 9:01AM

No. 1467 P. 3

56145473-120

sell anything embodying or utilizing any of said inventions or discoveries; and that I/we have good right to assign the same to Assignee without encumbrance.

5. Bind my/our heirs, legal representatives, and assigns, as well as myself/ourselves, to do, upon Assignee's request and at Assignee's expense, but without additional consideration to me/us or them, all acts reasonably serving to assure that the said inventions and discoveries, the said patent applications, and the said Letters Patent shall be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by me/us, my/our heirs, legal representatives, and assigns if this assignment had not been made; and particularly to execute and deliver to Assignee all lawful application documents including petitions, specifications, and oaths, and all assignments, disclaimers, and lawful affidavits in form and substance as may be requested by Assignee; to communicate to Assignee all facts known to me/us relating to said inventions and discoveries or the history thereof; and to furnish Assignee with any and all documents, photographs, models, samples, and other physical exhibits in my/our control or in the control of my/our heirs, legal representatives, or assigns which may be useful for establishing the facts of my/our conceptions, disclosures, and reduction to practice of said inventions and discoveries.

IN TESTIMONY WHEREOF, I have hereunto set our hand and seal this 1 day of

July, 2005

Eric Fox  
Eric Fox

STATE OF Virginia )  
COUNTY OF Henrico )

On this 1<sup>st</sup> day of July 2005, before me came Eric Fox, to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he has acknowledged to me that he has executed the same.

Abigail Lynn Planted  
Notary Public

My Commission Expires 2/28/2009