

11-28-2006



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

INFORMATION FORM COVER SHEET PATENTS

11/12/2006 PCT/PTO 16 NOV 2006

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):

Vincent W. Talbert
Thomas H. Keithley
Daniel A. Hirschfeld
Mark L. Lavelle

2. Name and address of receiving party(ies)

Name: I4 Licensing LLC

Internal Address: Suite 705

Street Address: 9690 Deereco Road

City: Timonium

State: Maryland

Country: USA Zip: 21093

Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ NoAdditional name(s) & address(es) attached? ☐ Yes ☒ No**3. Nature of conveyance/Execution Date(s):**

Execution Date(s) 11/06/06, 11/13/06

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

4. Application or patent number(s):☒ This document is being filed together with a new application.

A. Patent Application No.(s)

B. Patent No.(s)

11/596657

Additional numbers attached? ☐ Yes ☐ No**5. Name and address to whom correspondence concerning document should be mailed:**

Name: Kent E. Baldauf, Jr.

Internal Address: The Webb Law Firm

Street Address: 700 Koppers Building

436 Seventh Avenue

City: Pittsburgh

State: PA Zip: 15219

Phone Number: 412-471-8815

Fax Number: 412-471-4094

Email Address: webblaw@webblaw.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 (w/filing fee)
☐ None required (government interest not affecting title)

8. Payment Information

a. Credit Card Last 4 Numbers

Expiration Date

b. Deposit Account Number

Authorized User Name

9. Signature:

Signature

November 16, 2006

Date

11/21/2006 BFREY1 00000027 11596657

05 FC:8021

Kent E. Baldauf, Jr.

Name of Person Signing

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

5

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. 22313-1450

ASSIGNMENT

WHEREAS, We, Vincent W. TALBERT, Thomas H. KEITHLEY, Daniel A. HIRSCHFELD, and Mark L. LAVELLE, residing in the City of Cockeysville, County of Baltimore, State of Maryland; City of Monkton, County of Baltimore, State of Maryland; City of Timonium, County of Baltimore, State of Maryland; and City of Govans, County of Baltimore City, State of Maryland, have invented certain new and useful improvements in **"METHOD, SYSTEM AND APPARATUS FOR PROVIDING A VARIABLE CREDIT ACCOUNT TO A CONSUMER"** which is being filed concurrently herewith, and is the U.S. National Phase of International Application No. PCT/US2004/015423, filed 18 May 2004, now Publication No. WO 2005/119543, published 15 December 2005, (hereinafter "said applications").

AND, WHEREAS, I4 LICENSING LLC, a corporation of Delaware, having a place of business at 9690 Deereco Road, Suite 705, Timonium, Maryland 21093, hereinafter called the "assignee", is desirous of acquiring the entire right, title, and interest in and to said applications and the inventions and improvements therein disclosed.

NOW, THEREFORE, for good and valuable consideration paid to us by said assignee, the receipt of which is hereby acknowledged, we do hereby assign, sell, transfer, and set over unto said assignee the entire right, title and interest in and to said applications and the inventions and improvements therein disclosed for the United States and all foreign countries and any Letters Patent which may issue therefor in the United States and all foreign countries and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, said assignee to have and to hold the interests herein assigned to the full ends of the terms of said Letters Patent and any and all divisions, reissues, continuations, continuations-in-part, renewals, and/or extensions thereof, respectively, as fully and entirely as the same would have been held and enjoyed by us had this assignment not been made.


The Commissioner for Patents is requested to issue such Letters Patent in accordance herewith. We covenant that we are the lawful owners of the said applications, inventions, and improvements, that the same are unencumbered, that no license has been granted to make, use, or vend the said inventions or improvements or any of them, and that we have the full right to make this assignment.

And for the consideration aforesaid, we agree that we will communicate to said assignee or the representatives thereof any facts known to us respecting said inventions and improvements, and will, upon request, but without expense to us, testify in any legal proceedings, sign all lawful papers, execute all divisional, reissue, continuation, continuation-in-part, renewal, and/or extension applications, make all rightful oaths, and generally do all other and further lawful acts, deemed necessary or expedient by said assignee or by counsel for said assignee, to assist or enable said assignee to obtain and enforce full benefits from the rights and interests

{W0311946.1}

herein assigned. This assignment shall be binding upon our heirs, executors, administrators, and/or assigns, and shall inure to the benefit of the heirs, executors, administrators, successors, and/or assigns, as the case may be, of said assignee.

EXECUTED November 6, 2006.



Vincent W. Talbert

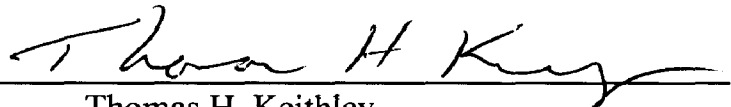
STATE OF MARYLAND :
COUNTY OF _____ : SS:

Before me, a Notary Public in and for the said County and State personally appeared Vincent W. Talbert, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL] _____
Notary Public

EXECUTED November 6, 2006.



Thomas H. Keithley

STATE OF MARYLAND :
COUNTY OF _____ : SS:

Before me, a Notary Public in and for the said County and State personally appeared Thomas H. Keithley, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL] _____
Notary Public

EXECUTED November 13, 2006.

Daniel A. Hirschfeld
Daniel A. Hirschfeld

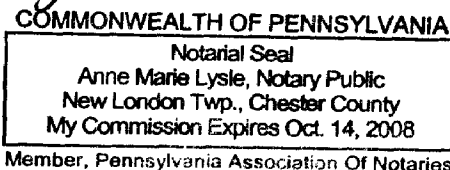
~~STATE OF MARYLAND~~ Commonwealth of Pennsylvania
COUNTY OF Chester :
: SS:
:

Before me, a Notary Public in and for the said County and State personally appeared Daniel A. Hirschfeld, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this 13th day of November, 2006.

[NOTARIAL SEAL]

Anne Marie Lysle
Notary Public



EXECUTED _____, 2006.

Mark L. Lavelle

STATE OF MARYLAND :
: SS:
COUNTY OF _____ :

Before me, a Notary Public in and for the said County and State personally appeared Mark L. Lavelle, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

EXECUTED _____, 2006.

Daniel A. Hirschfeld

STATE OF MARYLAND

:

ss:

COUNTY OF _____

:


Before me, a Notary Public in and for the said County and State personally appeared Daniel A. Hirschfeld, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public

EXECUTED _____ November 6 _____, 2006.



Mark L. Lavelle

STATE OF MARYLAND

:

ss:

COUNTY OF _____

:

Before me, a Notary Public in and for the said County and State personally appeared Mark L. Lavelle, who acknowledged that he is the person who executed the foregoing Assignment and acknowledged it to be his free and voluntary act and deed.

Witness my hand and notarial seal this _____ day of _____, 2006.

[NOTARIAL SEAL]

Notary Public