

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
The Golden 1 Credit Union	12/23/2004
RECEIVING PARTY DATA	
Name:	CU Direct Corporation
Street Address:	9500 Cleveland Avenue
Internal Address:	Suite 220
City:	Rancho Cucamonga
State/Country:	CALIFORNIA
Postal Code:	91730
PROPERTY NUMBERS Total: 3	
Property Type	Number
Patent Number:	5611052
Patent Number:	5930776
Patent Number:	6029149
CORRESPONDENCE DATA	
Fax Number:	(626)577-8800
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
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NAME OF SUBMITTER:	Raymond R. Tabandeh

CH \$120.00 5611052

Total Attachments: 1

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**PATENT
 REEL: 018720 FRAME: 0894**

PATENT ASSIGNMENT

For good and valuable consideration as set forth in that certain Termination Agreement, dated December 23, 2004, between The Golden 1 Credit Union ("ASSIGNOR") and CU Direct Corporation ("ASSIGNEE") (the "Termination Agreement"), ASSIGNOR does hereby give, grant, bargain, sell, transfer, assign, convey and deliver to ASSIGNEE all of ASSIGNOR'S right, title and interest in and to U.S. Patent Nos. 5,611,052; 5,930,776; and 6,029,149; entitled LENDER DIRECT CREDIT EVALUATION AND LOAN PROCESSING SYSTEM, and all reexaminations, reissues and substitutes thereof, and all inventions therein, including all rights to bring legal action on and to collect damages and attorney fees for past infringements of each of the Patents.

ASSIGNOR hereby covenants and agrees that it will testify in any legal proceeding, sign all lawful papers, execute all reexamination, reissue and substitute applications, and make all rightful oaths and generally do everything possible to aid ASSIGNEE in obtaining and enforcing proper patent protection for the inventions in said patents, all at no cost or expense to ASSIGNOR.

ASSIGNEE acknowledges and agrees that this Patent Assignment shall be subject to the terms and conditions of the Termination Agreement.

All references to ASSIGNEE herein shall be deemed to include its respective successors and assigns, and all references to ASSIGNOR herein shall be deemed to include its respective successors and assigns.

ASSIGNOR

The Golden 1 Credit Union, a California
nonprofit mutual benefit corporation

By: Teresa A. Halleck
Name: Teresa A. Halleck
Title: President and CEO