

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT						
NATURE OF CONVEYANCE:	ASSIGNMENT						
CONVEYING PARTY DATA							
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Carol Ann Walls</td> <td>03/22/2007</td> </tr> <tr> <td>Gabriel Glenn Gavia</td> <td>03/22/2007</td> </tr> </tbody> </table>		Name	Execution Date	Carol Ann Walls	03/22/2007	Gabriel Glenn Gavia	03/22/2007
Name	Execution Date						
Carol Ann Walls	03/22/2007						
Gabriel Glenn Gavia	03/22/2007						
RECEIVING PARTY DATA							
Name:	United Services Automobile Association (USAA)						
Street Address:	Reciprocal Interinsurance Exchange in the State of Texas						
Internal Address:	9800 Fredericksburg Road						
City:	San Antonio						
State/Country:	TEXAS						
Postal Code:	78288						
PROPERTY NUMBERS Total: 1							
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:30%;">Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>11591273</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	11591273		
Property Type	Number						
Application Number:	11591273						
CORRESPONDENCE DATA							
Fax Number:	(215)568-3439						
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>							
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ATTORNEY DOCKET NUMBER:	USAA-0168						
NAME OF SUBMITTER:	Katie Howe						

Total Attachments: 3
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventorship Carol Ann Walls, Gabriel Glenn Gavia
Applicant United Services Automobile Association (USAA)
Attorney's Docket No. USAA-0168
USAA's Docket No. US-0153.01
Title: Systems and Methods for Remote Deposit of Negotiable Instruments with Non-Payee
Institutions

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

Assignor(s):

Carol Ann Walls
26010 Wooded Acres
San Antonio, Texas 78258

Gabriel Glenn Gavia
8810 Toulouse
San Antonio, Texas 78240

Assignee:

United Services Automobile Association (USAA)
Reciprocal Interinsurance Exchange in the State of Texas
9800 Fredericksburg Road
San Antonio, Texas 78288

AGREEMENT

WHEREAS, ASSIGNOR(S) (listed above) is/are inventor(s) of an invention(s) entitled as described and claimed in the specification forming part of an application(s) for United States letters patent referenced above;

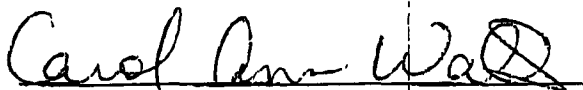
WHEREAS, United Services Automobile Association (USAA) (hereinafter referred to as ASSIGNEE), a reciprocal interinsurance exchange of the State of Texas having a place of business at 9800 Fredericksburg Road, San Antonio, Texas 78288, is desirous of acquiring the

entire right, title and interest in and to the invention(s) and in and to any letters patent that may be granted therefor in the United States and in any and all foreign countries;

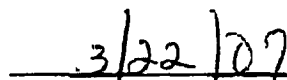
NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR(S) hereby sell, assign, and transfer unto ASSIGNEE, the entire right, title, and interest in and to said invention(s), said application(s), and any and all letters patent which may be granted for said invention(s) in the United States of America and its territorial possessions and in any and all foreign countries, and in any and all divisions, reissues, and continuations thereof, including the right to file foreign applications directly in the name of ASSIGNEE and to claim priority rights deriving from said United States application(s) to which said foreign applications are entitled by virtue of international convention, treaty, or otherwise, said invention(s), application(s), and all letters patent on said invention(s) to be held and enjoyed by ASSIGNEE and its successors and assigns for their use and benefit and of their successors and assigns as fully and entirely as the same would have been held and enjoyed by ASSIGNOR(S) had this assignment, transfer, and sale not been made. ASSIGNOR(S) hereby authorize and request the Commissioner of Patents and Trademarks to issue all letters patent on said invention to ASSIGNEE. ASSIGNOR(S) agree to execute all instruments and documents, required for the making and prosecution of applications for United States and foreign letters patent on said invention(s), for litigation regarding said letters patent, or for the purpose of protecting title to said invention(s) or letters patent therefor.

AND this Assignment may be executed in multiple counterparts, each of which shall be deemed to be an original of this Assignment. Additionally, we hereby authorize our attorneys to collect the signature pages of each executed counterpart and to attach those signature pages to a single copy of this instrument, which single copy and attached signature pages together shall constitute an original of this Assignment.

We further authorize and direct our attorneys to insert below* the application number and filing date of said application now identified as Case No. USAA-0168/US-0153.01 as soon as the same shall have been made known to them by the United States Patent Office.



Carol Ann Walls



Date of Signature

Gabe Gavia

Gabriel Glenn Gavia

3/22/07

Date of Signature

*The above assignment covers Application No.

11/591,273, filed on October 31, year of 2006

The above insertion made by me this 16th day of

April

, year of 2007

Grzegorz S. Plichta

of

WOODCOCK WASHBURN LLP

Name: Grzegorz S. Plichta

Registration No. 55,541

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US-0153

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