

**PATENT ASSIGNMENT**

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT												
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT												
<b>CONVEYING PARTY DATA</b>													
<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>Puneet B. Bhagchandani</td> <td>10/06/2006</td> </tr> <tr> <td>Rachel B. Garrett</td> <td>10/06/2006</td> </tr> <tr> <td>Vernon Marshall</td> <td>10/23/2006</td> </tr> <tr> <td>Ali H. Baqri</td> <td>04/24/2007</td> </tr> <tr> <td>Siddhesh Karmali</td> <td>10/11/2006</td> </tr> </tbody> </table>		Name	Execution Date	Puneet B. Bhagchandani	10/06/2006	Rachel B. Garrett	10/06/2006	Vernon Marshall	10/23/2006	Ali H. Baqri	04/24/2007	Siddhesh Karmali	10/11/2006
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<b>RECEIVING PARTY DATA</b>													
<b>Name:</b>	American Express Travel Related Services Company, Inc.												
<b>Street Address:</b>	American Express Tower												
<b>Internal Address:</b>	3 World Financial Center, Vesey Street												
<b>City:</b>	New York												
<b>State/Country:</b>	NEW YORK												
<b>Postal Code:</b>	10285-4900												
<b>PROPERTY NUMBERS Total: 1</b>													
<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>11500492</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	11500492								
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<b>CORRESPONDENCE DATA</b>													
<b>Fax Number:</b>	(202)371-2540												
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>													
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<b>Correspondent Name:</b>	Sterne Kessler Goldstein & Fox PLLC												
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<b>Address Line 4:</b>	Washington, DISTRICT OF COLUMBIA 20005												
<b>ATTORNEY DOCKET NUMBER:</b>	2348.0370002/MBR/JAC												
<b>NAME OF SUBMITTER:</b>	Michael B. Ray, Reg. No. 33,997												

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**Total Attachments: 5**

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## ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) **Puneet B. Bhagchandani, Rachel B. Garrett, Vernon Marshall, Ali H. Baqri and Siddesh Karmali** (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **System and Method for Predicting Card Member Spending Using Colaborative Filtering** filed herewith or was filed on August 8, 2006 and assigned U.S. Serial No. 11/500,492.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, 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, 3 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 it's 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,

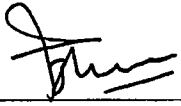
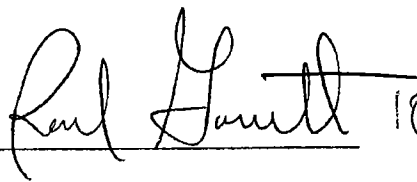
AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance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

AXP Matter No.:

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 **Sterne, Kessler, Goldstein & Fox, P.L.L.C. or American Express Company**, Customer No. 53636, 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
Puneet B. Bhagchandani	200 Vesey Street MD: 01-19-10 New York, New York 10285		10/6/06
Rachel B. Garrett	200 Vesey Street MD: 01-19-10 New York, New York 10285		10/6/06
Vernon Marshall	200 Vesey Street MD: 01-45-03 New York, New York 10285	_____	_____
Ali H. Baqri	30 Broad Street 41st Floor New York, New York 10024-2304	_____	_____
Siddesh Karmali	555 W 23rd Street Apartment N-10J New York, New York 10011	_____	_____

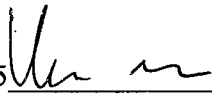
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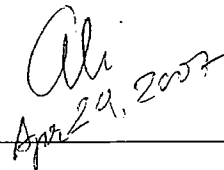
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<i>Siddhesh m</i> Siddhesh Karmali	555 W 23rd Street Apartment N-10J New York, New York 10011	<i>Siddhesh Karmali</i>	<i>Oct 11, 2006</i>
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