

PATENT ASSIGNMENT

Electronic Version v1.1

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SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"><thead><tr><th>Name</th><th>Execution Date</th></tr></thead><tbody><tr><td>Dennis WAGNER</td><td>06/21/2007</td></tr><tr><td>Wyatt MORDECAI</td><td>06/15/2007</td></tr><tr><td>Shelly Marie BERGMAN</td><td>06/15/2007</td></tr><tr><td>John Jay TOTH</td><td>06/18/2007</td></tr></tbody></table>		Name	Execution Date	Dennis WAGNER	06/21/2007	Wyatt MORDECAI	06/15/2007	Shelly Marie BERGMAN	06/15/2007	John Jay TOTH	06/18/2007
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RECEIVING PARTY DATA											
<table border="1"><tr><td>Name:</td><td>Capital One Financial Corporation</td></tr><tr><td>Street Address:</td><td>1680 Capital One Drive</td></tr><tr><td>City:</td><td>McLean</td></tr><tr><td>State/Country:</td><td>VIRGINIA</td></tr><tr><td>Postal Code:</td><td>22101</td></tr></table>		Name:	Capital One Financial Corporation	Street Address:	1680 Capital One Drive	City:	McLean	State/Country:	VIRGINIA	Postal Code:	22101
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PROPERTY NUMBERS Total: 1											
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Application Number:	11767111										
CORRESPONDENCE DATA											
Fax Number: (202)778-2201 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>											
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ATTORNEY DOCKET NUMBER:	67519.001083										
NAME OF SUBMITTER:	Daniel G. Vivarelli, Jr.										

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PATENT  
REEL: 019469 FRAME: 0858

**Total Attachments: 4**

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**PATENT**

**REEL: 019469 FRAME: 0859**

## ASSIGNMENT

WHEREAS, We, **Dennis WAGNER**, residing at 1510 Drexel Court, Allen, TX 75013; **Wyatt MORDECAI** residing at 959 Nightingale Dr., Allen, TX 75013; **Shelly Marie BERGMAN** residing at 4412 McKinney Ave. #3, Dallas, TX 75205; and **John Jay TOTH**, residing at 3540 Bender Trail, Plano, TX 75075 have invented certain new and useful improvements in and to the subject matter of:

### **System and Method of Analyzing and Monitoring a Customer's Financial Condition**

described in an application for United States Letters Patent filed on **June 22, 2007**, and accorded Application No. **11/767,111**;

AND, WHEREAS, Capital One Financial Corporation, a corporation organized under the laws of the State of Delaware, having a place of business located at 1680 Capital One Drive, McLean, Virginia 22102 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams LLP, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to



06/15/07  
Date

Wyatt Mordecai  
Wyatt MORDECAI

County of Collin )  
State of Texas ) ss:

On this 15th day of June, 2007, before me a Notary Public in and for the County and State aforesaid, personally appeared Wyatt Mordecai, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)



Torey Reichwein  
Notary Public

My Commission Expires 09-10-08

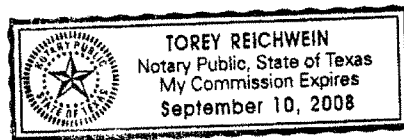
06/15/2007  
Date

Shelly Marie Bergman  
Shelly Marie BERGMAN

County of Collin )  
State of Texas ) ss:

On this 15th day of June, 2007, before me a Notary Public in and for the County and State aforesaid, personally appeared Shelly Marie Bergman, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)



Torey Reichwein  
Notary Public

My Commission Expires 09-10-2007

Date \_\_\_\_\_

John Jay TOTH

)

) SS:

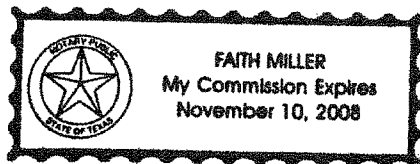
)

act and deed.

Faith Mellic  
Notary Public

Notary Public

(SEAL)



My Commission Expires Nov. 10, 2008