RECORDATIO	ATTORNEY DOCKET NO.: 47004.0003 ON FORM COVER SHEET
TA MAIL STOP ASSIGNMENT RECORDATION SERVICES Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 1. Name of Conveying Party(ies): Chase Bank USA, National Association	TENTS ONLY To the Director of the U.S. Patent and Trademark Office: Please record the attached document(s) or new address(es) below.
Execution Date: <u>November 9, 2005</u> Additional name(s) of conveying part Name and Address of Receiving Party(ies): Name: JPMorgan Chase Bank, Nationa Address: 277 Park Avenue New York, New York 10017 Country: USA Additional name(s) and address(e	Address:
Nature of Conveyance: Assignment Government Interest Assignment Other: Application or patent number(s):	ing filed together with a new application. B. Patent No(s).:
11/134,638 Others on additional sheet(s) : Name and address to whom correspondence concerr document should be mailed: Nancy J. Flint, Esq. Intellectual Property Department Hunton & Williams LLP 1900 K Street, N.W.; Suite 1200 Suire 1200 Washington, DC 20006-1109 (202) 955-1500 (telephone) (202) 778-2201 (facsimile)	
Signature <u>Nancy J. Flint</u> Name of Person Signing Total number of pages including	g cover sheet, attachments, and document:

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PATENT REEL: 019483 FRAME: 0150

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PATENT ASSIGNMENT FROM CHASE BANK USA TO JPMORGAN CHASE BANK

WHEREAS, Chase Bank USA, N.A., a national banking association chartered by the Comptroller of the Currency of the United States, and having a place of business located at 200 White Clay Center Drive Newark, DE 19711-5466 (hereinafter "ASSIGNOR"), owns rights in certain patent applications and issued patents, as set forth in Schedule A:

AND, WHEREAS, JPMorgan Chase Bank, N.A., an entity organized under the laws of the State of New York, having a place of business located at 277 Park Avenue, New York, New York 10017 (hereinafter "ASSIGNEE"), is desirous of apquiring the rights in ASSIGNOR's patent applications and issued patents;

NOW, THEREFORE, in consideration of the sum of On¢ Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, ASSIGNOR does hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, its entire right, title and interest (in and throughout the United States of America, including its territories and dependencies, and in all foreign countries) in the patent applications and issued patents set forth in Schedule A, further including any provisional upon which an application listed in Schedule A is based, further including any divisional, renewal, substitute, continuation, continuation-in-part, reexamination and reissue application, based in whole or in part on an application or patent listed in Schedule A, further including any foreign applications, including international and regional applications, based in whole or in part on an application or patent listed in Schedule A, 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; the aforementioned assignment from ASSIGNOR to ASSIGNEE includes all rights to enforce any enforceable rights under said patents or applications, including the right to any relief in equity or at law, including the right to any past damages and any future damages.

AND ASSIGNOR hereby authorizes and requests that Hunton & Williams LLP, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, shall insert bereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND ASSIGNOR hereby agrees to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced applications or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application of 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 the aforementioned applications and patents;



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AND ASSIGNOR does hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

11/9/05

Date

Andrew Cadel,

Chase Bank USA, N.A.



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Schedule A

Patent Number	Filing Date	Issue Dafe
6,615,189	6/22/1998	9/2/2003
6,615,190	2/9/2000	9/2/2003
6,865,547	2/16/2000	3/8/2005
6,892,187	5/20/2003	5/10/2005
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