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SUBMISSION TYPE:		NEW ASSIGNMENT			
NATURE OF CONVEYANCE:		ASSIGNMENT			
CONVEYING PARTY	DATA				
	I	Name	Execution Date		
David Brian GOWEN			08/21/2007		
Jeffrey R. HUNT			08/21/2007		
RECEIVING PARTY DATA					
Name:	United Services Au	tomobile Association (USAA)			
Street Address:	9800 Fredericksbur	g Road			
City:	San Antonio				
State/Country:	TEXAS				
Postal Code:	78288				
PROPERTY NUMBER	RS Total: 1				
Property Type		Number		470	
Application Number: 11843		3470		11843470	
CORRESPONDENCE DATA					
CORRESPONDENCE	DATA				
CORRESPONDENCE Fax Number:	E DATA (877)209-9202	2		40.00	
Fax Number: <i>Correspondence will I</i>	(877)209-9202 be sent via US Mail w	hen the fax attempt is unsuccessful.		\$40.00	
Fax Number: <i>Correspondence will I</i> Phone:	(877)209-9202 be sent via US Mail w 210-498-4244	when the fax attempt is unsuccessful.			
Fax Number: <i>Correspondence will I</i> Phone: Email:	(877)209-9202 be sent via US Mail w 210-498-4244 patents@usaa	<i>when the fax attempt is unsuccessful.</i>			
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Fax Number: <i>Correspondence will I</i> Phone: Email: Correspondent Name Address Line 1:	(877)209-9202 be sent via US Mail w 210-498-4244 patents@usaa : USAA (Attn: P 9800 Frederic San Antonio, ⁻	when the fax attempt is unsuccessful. com atent Counsel) ksburg Road			
Fax Number: <i>Correspondence will I</i> Phone: Email: Correspondent Name Address Line 1: Address Line 4:	(877)209-9202 be sent via US Mail v 210-498-4244 patents@usaa : USAA (Attn: P 9800 Frederic San Antonio, NUMBER:	when the fax attempt is unsuccessful. a.com atent Counsel) ksburg Road FEXAS 78288			

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	hip David Brian GOWEN et al.
	United Services Automobile Association (USAA)
	ocket No
Title:	SYSTEMS AND METHODS FOR FINANCIAL ASSESSMENT SPECIFIC ADVICE

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

Assignor(s):

David Brian GOWEN 2219 Indian Meadows San Antonio, TX 78230

Jeffrey R. HUNT 118 Autumn Ridge Trail Atlanta, GA 30076

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;

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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.

David Brian GOWEN

aug 21, 2007 Date of Signature

Jeffrey R. HUNT

Date of Signature

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventorship	David Brian GOWEN et al.
Applicant	United Services Automobile Association (USAA)
USAA Docket No.	
Title: SYSTEMS AND METHODS FOR	FINANCIAL ASSESSMENT SPECIFIC ADVICE

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

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 Page 3 of 16

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David Brian GOWEN

Date of Signature

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> PATENT REEL: 019734 FRAME: 0129

RECORDED: 08/22/2007