

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Robert Lee Angell	09/25/2007
James R. Kraemer	09/25/2007
RECEIVING PARTY DATA	
Name:	International Business Machines Corporation
Street Address:	New Orchard Road
City:	Armonk
State/Country:	NEW YORK
Postal Code:	10504
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	11862306
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Total Attachments: 4
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A S S I G N M E N T

Whereas, we,

(1) Robert Lee Angell of Salt Lake City
County of Salt Lake and State of Utah

and

(2) James R. Kraemer of Santa Fe
County of Santa Fe and State of New Mexico

have invented certain improvements in

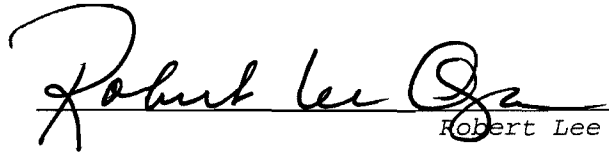
**Method and Apparatus for Generating a Customer Risk Assessment
Using Dynamic Customer Data**

and executed, respectively, a United States patent application therefore on
(Dates Inventors Signed Declaration) (1) 25 Sept 2007, and
(2) _____.

Whereas, *INTERNATIONAL BUSINESS MACHINES CORPORATION*, a corporation of
New York, having a place of business at Armonk, New York 10504, (hereinafter
called *IBM*), desires to acquire the entire right, title and interest in the
said application and invention, and to any United States and foreign patents
to be obtained therefor;

Now therefore, for a valuable consideration, receipt whereof is hereby
acknowledged, we, the above named, hereby sell, assign, and transfer to
IBM, its successors and assigns, the entire right, title and interest in the
said application and invention therein disclosed for the United States and
foreign countries, and in all foreign countries, and all rights of priority
resulting from the filing of said United States application, and we request
the Commissioner of Patents to issue any Letters Patent granted upon the
invention set forth in said application to *IBM*, its successors and assigns;
and we hereby agree that *IBM* may apply for foreign Letters Patent on said
invention and we will execute all papers necessary in connection with the
United States and foreign applications when called upon to do so by *IBM*.

(1) Signed at Dallas, TX on 25 Sept 2007.
city and state date


Robert Lee Angell

and (2) Signed at _____ on _____.
city and state date

James R. Kraemer

A S S I G N M E N T

Whereas, we,

(1) Robert Lee Angell of Salt Lake City
County of Salt Lake and State of Utah

and

(2) James R. Kraemer of Santa Fe
County of Santa Fe and State of New Mexico

have invented certain improvements in

**Method and Apparatus for Generating a Customer Risk Assessment
Using Dynamic Customer Data**

and executed, respectively, a United States patent application therefore on
(Dates Inventors Signed Declaration) (1) _____, and
(2) 25 SEP 07.

Whereas, INTERNATIONAL BUSINESS MACHINES CORPORATION, a corporation of New York, having a place of business at Armonk, New York 10504, (hereinafter called IBM), desires to acquire the entire right, title and interest in the said application and invention, and to any United States and foreign patents to be obtained therefor;

Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, we, the above named, hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign countries, and in all foreign countries, and all rights of priority resulting from the filing of said United States application, and we request the Commissioner of Patents to issue any Letters Patent granted upon the invention set forth in said application to IBM, its successors and assigns; and we hereby agree that IBM may apply for foreign Letters Patent on said invention and we will execute all papers necessary in connection with the United States and foreign applications when called upon to do so by IBM.

(1) Signed at _____ on _____
city and state date

Robert Lee Angell

and (2) Signed at Santa Fe, NM on 25 SEP 07
city and state date

James R. Kraemer
James R. Kraemer