PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Marcus LaGUARDIA	11/12/2007
Cheryl Anne HOWELL	11/12/2007
Patricia Jeanette DIX	11/12/2007
Charles Berton STARKS III	11/12/2007

RECEIVING PARTY DATA

Name:	United Services Automobile Association (USAA)	
Street Address:	9800 Fredericksburg Road	
City:	San Antonio	
State/Country:	TEXAS	
Postal Code:	78288	

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	11938555

CORRESPONDENCE DATA

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	ATTORNEY DOCKET NUMBER:	US-0316.01
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Richard W. Knight NAME OF SUBMITTER:

Total Attachments: 2

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Invento	or(s)	Marcus LaGUARDIA et al.
Applica	ant	United Services Automobile Association (USAA)
USAA'	's Docket No	US-0316.01
		FINANCIAL SERVICES PRODUCTS WITH A
	MORTGAGE IN CONNECTION WITH A M	

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

Assignor(s):

Marcus LaGUARDIA 819 Artisan Way San Antonio, TX 78260

Cheryl Anne HOWELL 115 Sunflower Lane San Antonio, TX 78213 Patricia Jeanette DIX 5139 Ashton Audrey San Antonio, TX 78249

Charles Berton STARKS, III 8606 Turning Leaf Fair Oaks Ranch, TX 78015

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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Ver. 1.01

Page 3 of 12

PATENT REEL: 020097 FRAME: 0388

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.

Marous LaGUARDIA

//-/2-07

Cheryl Anne HOWELL

Date of Signature

Patricia Jeanette DIX

71-12-0

Date of Signature

Charles Berton STARKS, III

11-12-117

Date of Signature

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Ver. 1.01

Page 4 of 12

PATENT REEL: 020097 FRAME: 0389

RECORDED: 11/12/2007