

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Rong Zeng Cao	01/31/2008
Wei Ding	01/31/2008
Shun Jiang	01/31/2008
Juhnyoung Lee	01/31/2008
Gregory C. Morris	02/15/2008
Chunhua Tian	01/31/2008
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:	12040595
CORRESPONDENCE DATA	
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Phone:	516-742-4343
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Correspondent Name:	SCULLY, SCOTT, MURPHY & PRESSER, P.C.
Address Line 1:	400 Garden City Plaza - Suite 300
Address Line 4:	Garden City, NEW YORK 11530
ATTORNEY DOCKET NUMBER:	YOR920070663US1 (21877)
NAME OF SUBMITTER:	Steven Fischman

CH \$40.00 12040595

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PATENT
REEL: 020597 FRAME: 0364

Total Attachments: 6

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PATENT

REEL: 020597 FRAME: 0365

ASSIGNMENT

INVENTOR AND CITY	Whereas, we	
	(1) Rong Zeng Cao	of Beijing, China,
	and (2) Wei Ding	of Beijing, China,
	and (3) Shun Jiang	of Beijing, China,
	and (4) Juhnyoung Lee County of Westchester	of Yorktown Heights, and State of New York,
	and (5) Gregory C. Morris	of Beacon Hill, Australia
	and (6) Chunhua Tian	of Beijing, China

have invented certain improvements in

TITLE SYSTEM AND METHOD FOR GENERATING OPTIMAL BILL/PAYMENT SCHEDULE

DATES THAT INVENTORS SIGNED THE DECLARATION	and executed, respectively, a United States patent application therefor on
	(1) <u>January 31, 2008</u> , (2) <u>January 31, 2008</u> ,
	(3) <u>January 31, 2008</u> , (4) _____, 2008,
	(5) _____, 2008, (6) <u>January 31, 2008</u> .

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 inventions 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.

Signed and sealed

Rong Zeng Cao
(Rong Zeng Cao)

Wei Ding
(Wei Ding)

Shun Jiang
(Shun Jiang)

(Juhnyoung Lee)

(Gregory C. Morris)

Chunhua Tian
(Chunhua Tian)

on 1/27, 2008

on 1/31, 2008

on 1/31, 2008

on _____, 2008

on _____, 2008

on 1/31, 2008

ASSIGNMENT

INVENTOR
AND CITY

Whereas, we
(1) Rong Zeng Cao
and (2) Wei Ding
and (3) Shun Jiang
and (4) Juhnyoung Lee
County of Westchester
and (5) Gregory C. Morris
and (6) Chunhua Tian

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of Beijing, China

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TITLE

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DATES THAT
INVENTORS
SIGNED THE
DECLARATION

and executed, respectively, a United States patent application therefor on

(1) _____, 2008, (2) _____, 2008,
(3) _____, 2008, (4) January 31, 2008,
(5) _____, 2008, (6) _____, 2008.

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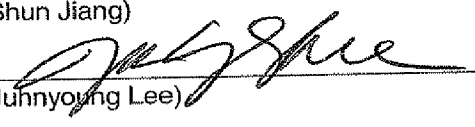
Now therefore, for a valuable consideration, receipt whereof is hereby acknowledged, we, the above named, hereby sell, assign, and transfer to IBM, its successors and assigns, the entire right, title and interest in the said application and invention therein disclosed for the United States and foreign 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 inventions 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.

Signed and sealed

(Rong Zeng Cao)

(Wei Ding)

(Shun Jiang)


(Juhnhyoung Lee)

(Gregory C. Morris)

(Chunhua Tian)

on _____, 2008

on _____, 2008

on _____, 2008

on January 31, 2008

on _____, 2008

on _____, 2008

ASSIGNMENT

INVENTOR AND CITY	Whereas, we	
	(1) Rong Zeng Cao	of Beijing, China,
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	(1) _____, 2008, (2) _____, 2008,
	(3) _____, 2008, (4) _____, 2008,
	(5) <u>February 15</u> 2008, (6) _____, 2008.

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;

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Signed and sealed

(Rong Zeng Cao)

on _____, 2008

(Wei Ding)

on _____, 2008

(Shun Jiang)

on _____, 2008

(Juhnyoung Lee)

on _____, 2008

(Gregory C. Morris)

on 15 Feb, 2008

(Chunhua Tian)

on _____, 2008