

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT								
NATURE OF CONVEYANCE:	ASSIGNMENT								
CONVEYING PARTY DATA									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Michael Frank MORRIS</td> <td>10/23/2008</td> </tr> <tr> <td>Bharat PRASAD</td> <td>10/23/2008</td> </tr> <tr> <td>Reynaldo MEDINA III</td> <td>10/23/2008</td> </tr> </tbody> </table>		Name	Execution Date	Michael Frank MORRIS	10/23/2008	Bharat PRASAD	10/23/2008	Reynaldo MEDINA III	10/23/2008
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Michael Frank MORRIS	10/23/2008								
Bharat PRASAD	10/23/2008								
Reynaldo MEDINA III	10/23/2008								
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									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:30%;">Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>12257482</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	12257482				
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Application Number:	12257482								
CORRESPONDENCE DATA									
Fax Number:	(866)324-8155								
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
Phone:	210-498-2252								
Email:	patents@usaa.com								
Correspondent Name:	USAA (Attn: Patent Counsel)								
Address Line 1:	9800 Fredericksburg Road								
Address Line 4:	San Antonio, TEXAS 78288-2038								
ATTORNEY DOCKET NUMBER:	US-0587.03								
NAME OF SUBMITTER:	Richard W. Knight								
Total Attachments: 2 source=US0587-03_Assignment#page1.tif source=US0587-03_Assignment#page2.tif									

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PATENT

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REEL: 021730 FRAME: 0802

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s)Michael Frank MORRIS *et al.*
ApplicantUnited Services Automobile Association (USAA)
USAA's Docket No. US-0587.03
Title:SYSTEMS AND METHODS FOR FINANCIAL DEPOSITS BY ELECTRONIC MESSAGE

PATENT ASSIGNMENT

PARTIES TO THE ASSIGNMENT

Assignor(s):

Michael Frank MORRIS
4911 Brandeis St.
San Antonio, TX 78249

Reynaldo MEDINA III
9218 Dublin Heights
San Antonio, TX 78254

Bharat PRASAD
114 Sable Heights
San Antonio, TX 78258

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;

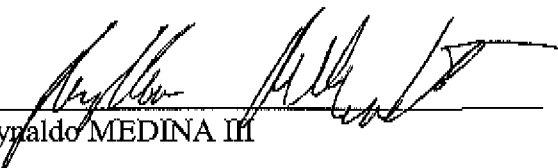
NOW, THEREFORE, in exchange for good and valuable consideration, the receipt of which is hereby acknowledged, ASSIGNOR(S) hereby sell, assign, and transfer unto ASSIGNEE, the entire right, title, and interest in and to said invention(s), said application(s), and any and all letters patent which may be 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.



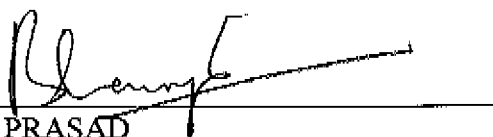
Michael Frank MORRIS

10-23-2008
Date of Signature



Reynaldo MEDINA III

10-23-08
Date of Signature



Bharat PRASAD

10/23/2008
Date of Signature