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Atty Ref/Docket No.: 2244.234US1 / US-0396.03

Patent and Trademark Office

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1. Name of conveying party(ies):

Bradly Jay Billman

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☐ Yes ☒ No

3. Nature of conveyance:

☒ Assignment ☐ Merger☐ Security Agreement ☐ Change of Name☐ Other

Execution Date: February 12, 2008

2. Name and address of receiving party(ies):

Name: United Services Automobile Association

Street Address: 9800 Fredericksburg Road

City: San Antonio State: TX Zip: 78288

Additional name(s) & address(es) attached? ☐ Yes  
☒ No

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No.(s)

Serial No. 12/031,477, filed February 14, 2008

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Ann M. McCrackin

Address:

Schwegman, Lundberg &amp; Woessner, P.A.

P.O. Box 2938

Minneapolis, MN 55402-0938

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 3.41): \$ 40.00

☐ Enclosed☒ Authorized to be charged to deposit account  
19-0743

8. Please charge any additional fees or credit any over payments to our Deposit Account No.: 19-0743

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To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Ann M. McCrackin / Reg. No. 42,858

Name of Person Signing

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Date

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventorship ..... Bradley Jay Billman  
Applicant ..... United Services Automobile Association (USAA)  
Attorney's Docket No. .... 2244.234US1 / US-0396.03  
USAA's Docket No. .... US-0396.03  
Title: METHOD AND SYSTEM FOR ELECTRONIC CHECKING

**PATENT ASSIGNMENT****PARTIES TO THE ASSIGNMENT****Assignor(s)**

Bradly Jay Billman  
24227 Saffron Plum  
San Antonio, TX 78261

**Assignee:**

United Services Automobile Association (USAA)  
Reciprocal Interinsurance Exchange in the State of Texas  
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San Antonio, Texas 78288

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**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, ASSIGNOR(S) hereby authorize and request our attorneys, as listed in the Declaration and Power of Attorney, at Schwegman, Lundberg & Woessner, P.A., located at 121 South Eighth Street, Suite 1600, Minneapolis, MN 55402, to insert here in parentheses (Ser. No: 127031, 477; Filing Date: 2/14/2008) the application number and filing date of said application when known;

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.

  
Bradley Jay Billman2/12/08  
Date of Signature

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