

PATENT ASSIGNMENT

Electronic Version v1.1

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SUBMISSION TYPE:

NEW ASSIGNMENT

NATURE OF CONVEYANCE:

ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. III	11/20/2008

RECEIVING PARTY DATA

Name:	COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II
Street Address:	101 Convention Center Drive
Internal Address:	Suite 850-15C
City:	Las Vegas
State/Country:	NEVADA
Postal Code:	89109

PROPERTY NUMBERS Total: 12

Property Type	Number
Application Number:	10645949
Application Number:	10646150
Application Number:	10685277
Application Number:	10706470
Application Number:	10837164
Application Number:	10889789
Application Number:	10829056
Application Number:	11022739
Application Number:	11688253
Application Number:	10924015
Application Number:	10908899
Application Number:	12272863

CORRESPONDENCE DATA

PATENT

500712495

REEL: 021879 FRAME: 0219

OP \$480.00 10645949

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ATTORNEY DOCKET NUMBER:

03103.1010 ET AL

NAME OF SUBMITTER:

Adam E. Crall

Total Attachments: 4

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ASSIGNMENT AND AGREEMENT

Whereas COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. III, a corporation under the laws of the state of Nevada, hereinafter "CCIPHC III," having principal place of business address 101 Convention Center Drive, Suite 850-26A, Las Vegas, Nevada, 89109, is the assignee of record for the pending applications set forth in Exhibit "A" attached hereto and by this reference made a part hereof for which an application for United States Patent was filed, and for which an assignment was recorded in the United States Patent Office;

AND

Whereas COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, a corporation under the laws of the state of Nevada, having principal place of business address of 101 Convention Center Drive, Suite 850-15C, Las Vegas, Nevada, 89109 is desirous of acquiring the entire right, title, and interest in the same;

NOW THEREFORE:

For good and valuable consideration, the receipt of which is hereby acknowledged, CCIPHC III, has granted, bargained, sold, assigned, and fully and irrevocably transferred hereby unto, COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, its successors, assigns, and legal representatives, the entire right, title and interest for the United States of America in and to any and all inventions relating to the application for Letters Patent, together with the entire right, title and interest in and to the application, and in and to Letters Patent which may be issued upon the application, and upon any division, extension, continuation or reissue thereof.

CCIPHC III hereby also sells, assigns, and transfers unto COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, the entire right, title and interest in and to the invention and in and to applications for Letters Patent therefore in all countries foreign to the United States of America, including all rights under any and all international conventions and treaties with respect of the invention and the applications for Letters Patent in foreign countries, and CCIPHC III further authorizes COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II to apply for Letters Patent in foreign countries directly in its own name, and to claim priority of the filing date of the application for Letters Patent of the United States of America under the provisions of any and all international conventions and treaties.

CCIPHC III hereby authorizes and requests the Commissioner for Patents of the United States of America to issue Letters Patent upon the aforesaid application, division, extension, continuation or reissue, to COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, for the sole use and benefit of COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, its successors, assigns and legal representatives, to the full end of the term for which Letters Patent may be granted, the same as they would have been held and

enjoyed by CCIPHC III had this assignment not been made. CCIPHC III further hereby authorizes and requests the equivalent authorities in foreign countries to issue the patents of their respective countries to COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II.

CCIPHC III agrees that, when requested, CCIPHC III will, without charge to COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, but at its expense, sign all papers, take all rightful oaths, and do all acts which may be necessary, desirable or convenient for securing and maintaining patents for the inventions in any and all countries and for vesting title thereto in COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, its successors, assigns and legal representatives or nominees.

CCIPHC III covenants with COMPUCREDIT INTELLECTUAL PROPERTY HOLDINGS CORP. II, its successors, assigns and legal representatives, that the interest and property hereby conveyed is free from all prior assignment, grant, mortgage, license or other encumbrance.

CCIPHC III hereby ratifies and affirms that all acts that its attorney, agent, representative, substitute, or substitutes under it shall lawfully do by virtue hereof.

Executed this 20th day of November, 2008.

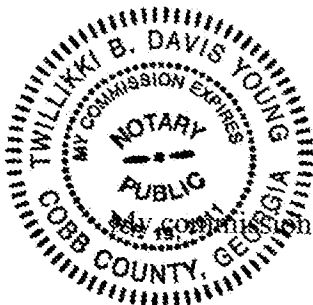
By: [Signature]
Chasen Carroll

DATE: 11/20/08

STATE OF Georgia §
COUNTY OF Fulton §

The undersigned Notary Public in and for the County and State aforesaid, do hereby certify that Chasen Carroll whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the instrument as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and notarial seal this 20th day of November, 2008.



[Signature]
Notary Public Signature

Twillikki B. Davis Young
Printed Name of Notary Public

EXHIBIT A

SERIAL NUMBER	TITLE	FILING DATE	INVENTORS	REEL / FRAME	ASSIGNMENT RECORDED
10/645,949	SYSTEM FOR PROVIDING A CHECKLESS CHECKING ACCOUNT	August 22, 2003	Sheldon Foss, Jr. Dennis H. James, Jr.	017711 / 0118	May 30, 2006
10/646,150	SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT	August 22, 2003	Sheldon Foss, Jr. Dennis H. James, Jr.	017847 / 0104	May 31, 2006
10/685,277	SYSTEM, METHOD AND APPARATUS FOR PROVIDING FINANCIAL SERVICES	October 14, 2003	Sheldon H. Foss Jr. Dennis H. James Jr.	017847 / 0009	May 31, 2006
10/706,470	SYSTEM AND METHOD FOR PROVIDING A CREDIT ACCOUNT FOR DEBT RECOVERY	December 11, 2003	Krishnakumar Srinivasan, Brian F. Stone Mark R. Pendleton	017572 / 0871	May 3, 2006
10/837,164	REAL-TIME POINT OF SALE CHANGE OF ADDRESS PROCESSING	April 30, 2004	Sheldon H. Foss, Jr.	017559 / 0356	May 1, 2006
10/889,789	REAL-TIME ENTRY AND VERIFICATION OF PIN AT POINT-OF-SALE TERMINAL	July 13, 2004	Sheldon H. Foss, Jr.	017563 / 0892	May 1, 2006
10/829,056	POINT-OF-SALE CUSTOMER IDENTIFICATION SYSTEM	April 21, 2004	Skip H. Foss, Jr. Dennis H. James, Jr.	017559 / 0464	May 1, 2006

SERIAL NUMBER	TITLE	FILING DATE	INVENTORS	REEL / FRAME	ASSIGNMENT RECORDED
11/022,739	FAMILY STORED VALUE CARD PROGRAM	December 27, 2004	Sheldon H. Foss Jr.	017565 / 0841	May 2, 2006
11/688,253	FAMILY STORED VALUE CARD PROGRAM	March 19, 2007	Sheldon H. Foss Jr.		
10/924,015	POINT OF SALE PURCHASE SYSTEM	August 23, 2004	Richard E. Greer Thomas W. Epting	021435 / 0525	August 25, 2008
10/908,899	POINT OF SALE PURCHASE SYSTEM	May 31, 2005	Richard E. Greer Thomas W. Epting		
12/272,863	REAL-TIME POINT-OF- SALE CHANGE-OF- ADDRESS PROCESSING	November 18, 2008	Sheldon H. Foss, Jr.		