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Please record the attached original documents or copies thereof.

- Name of conveying party(ies): David Bruce INGERMAN, Neel Lee CHAUHAN 1. and Jeffrey Lewis KAUFMAN 2. Name and address of receiving party: Dun and Bradstreet, Inc. 103 JFK Parkway Short Hills, New Jersey 07078 3. Nature of conveyance: **XXXX** Assignment Merger Security Agreement Change of Name Other: Execution Date: August 26, 2008, August 27, 2008, August 26, 2008, respectively.
- 4. Application number(s) or application date(s): If this document is being filed together with a new application, the execution date of the application is:
 - A. Application/Patent No. 12/231,110

B. Application/Issue Date August 29, 2008

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

> Paul D. Greeley Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, Connecticut 06901-2682 U.S.A.

- 6. Total No. of applications and patents involved: 1.
- 7. Total Fee (37 C.F.R. 3.41(h)) \$40.00/assignment.

CUSTOMER NO.: 27623 XXXXX

Enclosed XXXXX

Authorized to be charged to deposit account.

The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 3.41 that may be required with this communication or credit any overpayment, to Deposit Account No. 01-0467. A duplicate copy of this Form is enclosed.

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.

Paul D. Greeley

Name of Person Signing

11/21/08

DATE

Total number of pages including cover sheet, attachments and document: 8

PATENT REEL: 021911 FRAME: 0421

JOINT ASSIGNMENT

The ASSIGNORS.

David Bruce Ingerman 19 Linda Lane Summit, NJ 07901 USA

Neel Lee Chauhan 125 Gates Avenue, Apartment #6 Montclair, NJ 07042 USA

Jeffrey Lewis Kaufman 150 Beach Park Boulevard Foster City, CA 94404 USA

have invented certain new and useful improvements in

ONLINE UNIVERSAL CREDIT APPLICATION

an invention which is fully described in an application for Letters Patent of the United States executed by them this day; and

The ASSIGNEE, **Dun and Bradstreet Inc.**, a corporation having its principal place of business at 103 JFK Parkway, Short Hills, NJ, wishes to acquire the entire right, title and interest in and to the invention and under Letters Patent which may be obtained for this invention.

For valuable and legally sufficient considerations, receipt of which are hereby acknowledged, the Assignors sell, assign and transfer to Assignee, its successors and assigns, the entire right, title and interest for the United States in and to the above-identified invention and application, divisionals, continuations, and continuation-in-part and for the full term of any Letters Patent of the United States that may issue for the invention.

The Assignors also sell, assign and transfer to Assignee the entire right, title and interest in and to the invention and application for Letters Patent and Letters Patent therefor in all countries foreign to the United States, including all rights under the International Convention. The Assignors further authorize

Page 1 of 2

PATENT REEL: 021911 FRAME: 0422 David Bruce Ingerman

Inventor's Name

Assignee to apply for Letters Patent in foreign countries in the name of Assignee, and to claim the priority of the filing date of the United States Application under the provisions of the International Convention.

The Assignors further agree, for themselves and their legal representatives, they will assist
Assignee in the prosecution before the United States Patent Office and the Federal Courts of this
application, and other applications for Letters Patent including renewals, continuations, divisions, reissues
and substitutions, that the Assignee elects to make covering the invention. The Assignors vest in Assignee
like exclusive title in and to all such other applications and Letters Patent. The Assignors will execute and
deliver to Assignee any documents which may be requested by Assignee to carry out the terms of this
Assignment.

The Commissioner of Patents of the United States is authorized and requested to issue Letters Patent of the United States to Assignee. The Assignors also authorize and request the equivalent authorities in foreign countries to issue the patents of foreign countries to Assignee.

Neel Lee Chauhan

Inventor's Name

| Signature | Que fr | Signature | |
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| 8/26/ Date X+)4 W | 08 . Uxgemen 1 58-26-2008 | Date | |
| Witness | 1 58-26-2008 | Witness | |
| Jeffrey Lewis Inventor's Nam | | | |
| Signature | BOTT TOPS OF A POT TO COMP TO | | |
| Date | | | |
| Witness | | | |

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| David Bruce Ingerman Inventor's Name | Neel Lee Chauhan Inventor's Name |
|--|----------------------------------|
| Signature | Signature 08/27/2008 |
| Date | Date |
| Witness | Wigness |
| Jeffrey Lewis Kaufman Inventor's Name | |
| Signature | - |
| Date | |
| Witness | |

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Page 1 of 2

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|-------------------------|------------------|
| Inventor's Name | Inventor's Name |
| Signature | Signature |
| Date | Date |
| Witness | Witness |
| Jeffrey Lewis Kaufman | |
| Inventor's Name | |
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