

PATENT ASSIGNMENT

Electronic Version v1.1

Stylesheet Version v1.1

SUBMISSION TYPE:

NEW ASSIGNMENT

NATURE OF CONVEYANCE:

ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Christopher Colin Puckett Atwood	01/06/2009
Deirdre Alexander McClure	12/08/2008
Benny Chi Hwo Pang	12/03/2008

RECEIVING PARTY DATA

Name:	Equifax, Inc.
Street Address:	1550 Peachtree St., NW
City:	Atlanta
State/Country:	GEORGIA
Postal Code:	30309

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12262553

CORRESPONDENCE DATA

Fax Number: (404)541-4793

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

Phone: 404-815-6500

Email: ghamrick@kilpatrickstockton.com

Correspondent Name: John S. Pratt

Address Line 1: 1100 Peachtree St., NE

Address Line 2: Suite 2800

Address Line 4: Atlanta, GEORGIA 30309

ATTORNEY DOCKET NUMBER:

E1001/367365

NAME OF SUBMITTER:

Gina Hamrick

Total Attachments: 5

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PATENT

REEL: 022154 FRAME: 0672

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ASSIGNMENT

WHEREAS, we, the undersigned inventors, have invented certain inventions and improvements disclosed in an international application entitled "*Methods and Systems for Providing Risk Ratings for Use in Person-To-Person Transactions*," filed with the U.S. Patent and Trademark Office as Receiving Office on October 31, 2008 and assigned International Application No. PCT/US08/81968 and disclosed in a utility application filed with the U.S. Patent and Trademark Office on October 31, 2008 and assigned U.S. Patent Application Serial No. 12/262,553.

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we the undersigned inventors hereby:

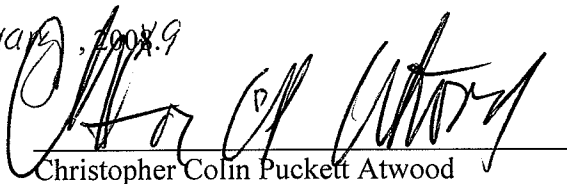
1) Agree to sell, assign, transfer, and convey, and hereby do sell, assign, transfer, and convey, to EQUIFAX, INC., a corporation of Georgia with a principal place of business at 1550 Peachtree Street, N.W., Atlanta, Georgia 30309 (hereinafter referred to as "ASSIGNEE"), the entire right, title, and interest in and to (a) any intellectual property (including without limitation any innovation, information, invention, discovery, product, process, work, or design) disclosed, embodied, affixed, shown, or claimed in the above-referenced patent applications, implicitly or explicitly; (b) the above-referenced patent applications, any application based in whole or in part upon the above-referenced patent applications (including without limitation any continuation, continuation-in-part, reissue, reexamination, or non-U.S. patent application based in whole or in part on the above-referenced patent application); and (c) any Patent (including without limitation U.S. and non-U.S. patents, utility models, industrial designs, divisionals, reissues, and reexaminations) that is granted or issued upon, or that claims priority to, any and all applications under (b) of this paragraph or that discloses or claims intellectual property under (a) of this paragraph, in whole or in part.

- 2) Authorize and request the Commissioner of Patents or any other agency, U.S. or non-U.S., to issue any and all Letters or other Patent(s), or other document(s), resulting from the patent applications or intellectual property under paragraph 1 (including without limitation any division(s), continuation(s) (in whole or in part), substitute(s), or reissue(s) thereof) to the ASSIGNEE.
- 3) Agree to execute all papers and documents, including, without limitation, applications, declarations, oaths, petitions, and other papers, and, entirely at the ASSIGNEE'S expense, perform any acts which are necessary in connection with the prosecution of patent applications or intellectual property under paragraph 1 and/or the enforcement of patents or other rights resulting from such applications or intellectual property.
- 4) Agree that the terms covenants and conditions of this assignment shall insure to the benefit of the ASSIGNEE, its successors, assigns and other legal representative, and shall be binding upon the inventors, as well as the inventor's heirs, legal representatives, and assigns.
- 5) Warrant and represent that we have not entered, and will not enter into, any assignment, contract, or understanding that conflicts with this assignment.

U.S. Patent Application Serial No. 12/262,553
Filed: October 31, 2008
International Application No. PCT/US08/81968
Filed: October 31, 2008
Assignment of Intellectual Property Rights
In Patent Application
Page 3 of 5

Attorney Docket No. E1001/367365

Signed this 6 day of January, 2008.

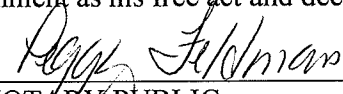


Christopher Colin Puckett Atwood

STATE OF Georgia
COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 6 day of January, 2008, personally appeared Christopher Colin Puckett Atwood, who being duly sworn, signed and acknowledged the foregoing Assignment as his free act and deed.

(Seal)

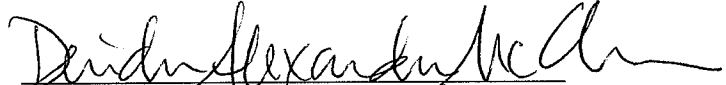


NOTARY PUBLIC
My Commission Expires:
NOTARY PUBLIC, COBB COUNTY, GEORGIA
MY COMMISSION EXPIRES FEB. 12, 2010

U.S. Patent Application Serial No. 12/262,553
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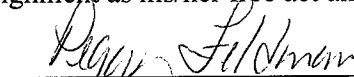
Signed this 8th day of December, 2008.


Deirdre Alexander McClure

STATE OF Georgia
COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 8 day of
December, 2008, personally appeared Deirdre Alexander McClure, who being duly sworn,
signed and acknowledged the foregoing Assignment as his/her free act and deed.

(Seal)


NOTARY PUBLIC
My Commission Expires:

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U.S. Patent Application Serial No. 12/262,553
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International Application No. PCT/US08/81968
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Page 5 of 5

Attorney Docket No. E1001/367365

Signed this 3rd day of December, 2008.

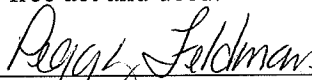


Benny Chi Hwo Pang

STATE OF Georgia
COUNTY OF Cobb

Before me, a Notary Public in and for the State of Georgia, on this 3 day of
December, 2008, personally appeared Benny Chi Hwo Pang, who being duly sworn, signed and
acknowledged the foregoing Assignment as his free act and deed.

(Seal)



NOTARY PUBLIC

My Commission Expires

NOTARY PUBLIC, COBB COUNTY, GEORGIA

MY COMMISSION EXPIRES FEB. 12, 2010