

**PATENT ASSIGNMENT**

Electronic Version v1.1  
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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

**CONVEYING PARTY DATA**

Name	Execution Date
Maria Teresita VICENTE	02/04/2009
Frank Cawley DRAGOTTA	02/04/2009
Manning R. FIELD	02/10/2009
Joy Lynn KOPPENHAVER	02/04/2009
James Samuel MOED	01/27/2009
Ryan Alan JACOBY	01/20/2009
Ian Michael GROULX	01/26/2009
Kevin Thomas DAME	01/27/2009
Heather Margaret EMERSON	01/26/2009
Jennifer C. McGARRY	02/04/2009

**RECEIVING PARTY DATA**

Name:	JPMorgan Chase Bank, N.A.
Street Address:	270 Park Avenue
City:	New York
State/Country:	NEW YORK
Postal Code:	10036

**PROPERTY NUMBERS Total: 1**

Property Type	Number
Application Number:	12372554

**CORRESPONDENCE DATA**

Fax Number: (202)778-2201  
*Correspondence will be sent via US Mail when the fax attempt is unsuccessful.*  
 Phone: 202-955-1500  
 Email: patdcdocket@hunton.com  
 Correspondent Name: HUNTON & WILLIAMS LLP INTELLECTUAL PROPE  
 Address Line 1: 1900 K STREET, N.W.

CH \$40.00 12372554

Address Line 2: SUITE 1200  
Address Line 4: WASHINGTON, DISTRICT OF COLUMBIA 20006-1109

ATTORNEY DOCKET NUMBER: 47004.000543

NAME OF SUBMITTER: Ozzie A. Farres

**Total Attachments: 11**

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## ASSIGNMENT

WHEREAS, WE, **Maria Teresita VICENTE**, residing at **26 Kathryn Court, Marlton, NJ 08053**, **Frank Cawley DRAGOTTA**, residing at **504 Kauffman Street, Philadelphia, PA 19147**, **Manning R. FIELD**, residing at **501 Bancroft Road, Media, PA 19063**, **Joy Lynn KOPPENHAVER**, residing at **66 Grand Teton Drive, Bear, DE 19701**, **James Samuel MOED**, residing at **700 Washington Place, 4B, Baltimore, MD 21201**, **Ryan Alan JACOBY**, residing at **205 East 10<sup>th</sup> Street, Apt 4D, New York, NY 10003**, **Ian Michael GROULX**, residing at **62 Barcelona Avenue, San Francisco, CA 94115**, **Keven Thomas DAME**, residing at **2839 Baker Street, San Francisco, CA 94123**, **Heather Margaret EMERSON**, residing at **1050 17<sup>th</sup> Street, Apt 502, San Francisco, CA 94107** and **Jennifer C. McGARRY**, residing at **208 Westmont Avenue, Haddonfield, NJ 08033**

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### SYSTEM AND METHOD FOR PROVIDING BORROWING SCHEMES

described in an application for United States Letters Patent being executed simultaneously herewith, and accorded Attorney Docket Number 47004.000543

AND, WHEREAS, **JPMorgan Chase Bank, N.A.**, a corporation organized under the laws of the State of New York, having a place of business located at **270 Park Avenue, New York, NY 10036** (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, **Hunton & Williams LLP**, whose address is **1900 K Street, Suite 1200, Washington, DC 20006-1109**, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the

preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

2/4/2009  
Date

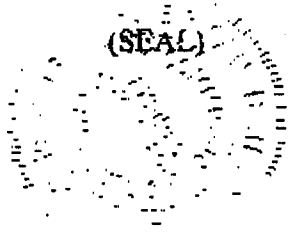
Maria Teresita VICENTE  
Maria Teresita VICENTE

County of New Castle )  
State of Delaware ) ss:

On this 4th day of February, 2009, before me a Notary Public in and for the County and State aforesaid, personally appeared Maria Teresita VICENTE, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

[Signature]  
Notary Public

My Commission Expires 11/16/2010



HUNTON & WILLIAMS LLP  
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(202) 778-2201 (FACSIMILE)

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

Feb 4, 2009  
Date

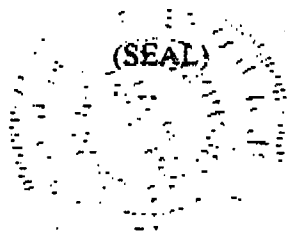
Frank Cawley DRAGOTTA  
Frank Cawley DRAGOTTA

County of New Castle )  
State of DE ) ss:  
)

On this 4 day of Feb, 2009, before me a Notary Public in and for the County and State aforesaid, personally appeared Frank Cawley DRAGOTTA, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.


Frank Cawley  
Notary Public

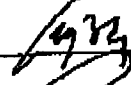
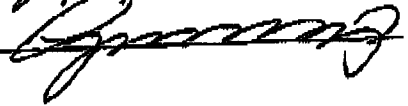
My Commission Expires 11/16/2010



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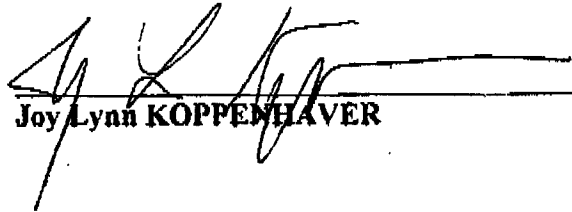
2/10/2004  
Date

  
Manning R. FIELD

WITNESSES:  
  


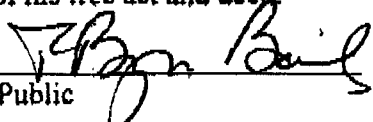
IN WITNESS WHEREOF, I have hereunto set my hand and seal.

2/4/09  
Date

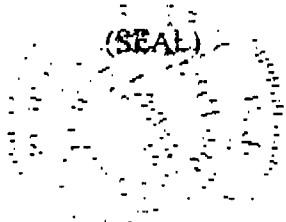
  
Joy Lynn KOPPENHAVER

County of NEW CASTLE )  
  ) ss:  
State of DELAWARE )

On this 4<sup>th</sup> day of February, 2009, before me a Notary Public in and for the County and State aforesaid, personally appeared Joy Lynn KOPPENHAVER, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

  
Notary Public

My Commission Expires 11/16/2010





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1.27.09

Date

  
James Samuel MOED

WITNESSES:


 MICHAEL ABERS  
 HAYLEY DIXON

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1/20/2009

Date



Ryan Alan JACOBY

WITNESSES:

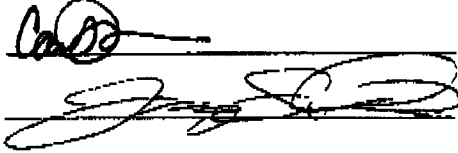


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01.26.09  
Date

  
Ian Michael GROULK

WITNESSES:



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(202) 955-1500 (TELEPHONE)  
(202) 778-2201 (FACSIMILE)

1/27/09  
Date

KT DAME  
Kevin Thomas DAME

WITNESSES:

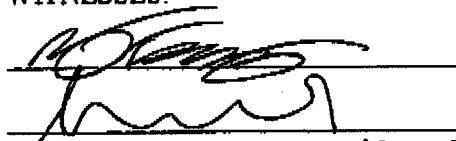
Carol Ann  
Ridgeman

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01/26/2009  
Date

  
Heather Margaret EMERSON

WITNESSES:

  
ASHLEA POWELL

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