PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Lightbridge, Inc.	02/20/2007

RECEIVING PARTY DATA

Name:	Vesta Consumer Credit Services, Inc.
Street Address:	11950 SW Garden Place
City:	Portland
State/Country:	OREGON
Postal Code:	97223

PROPERTY NUMBERS Total: 1

Property Type	Number
Patent Number:	6535728

CORRESPONDENCE DATA

Fax Number: (612)825-6304

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

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Correspondent Name: Jonathan O. Scott

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ATTORNEY DOCKET NUMBER: VESTP004

NAME OF SUBMITTER: Jonathan O. Scott

Total Attachments: 3

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PATENT REEL: 022813 FRAME: 0049 H \$40.00 653572

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ASSIGNMENT OF PATENTS

WHEREAS, LIGHTBRIDGE, INC., a Delaware corporation having a place of business at 30 Corporate Drive, Burlington, MA 01803 ("Assignor"), is the sole and exclusive owner of each of the patents and patent applications listed in *Annex A* attached hereto and incorporated herein by reference, all of which patents and patent applications were issued by or filed under the patent or application numbers listed in *Annex A* (such patents and patent applications are herein referred to as the "Patents" and "Applications," respectively);

WHEREAS, VESTA CONSUMER CREDIT SERVICES, INC., an Oregon corporation having a place of business at 11950 SW Garden Place, Portland, Oregon 97223 ("Assignee"), desires to acquire the entire right, title and interest in and to each of the Patents, the Applications, and the inventions (the "Inventions") described in the Patents and Applications;

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which Assignor acknowledges, Assignor hereby sells, assigns, and transfers to Assignee, its successors, legal representatives and assigns, the entire right, title and interest in and to: the Inventions, the Applications, and the Patents; any divisions, continuations, and continuations-in-part of the Applications and any other applications claiming priority rights from the Applications; any reissues, reexaminations, or extensions of any and all Patents; the right to file corresponding foreign applications directly in the name of Assignee; and the right to claim priority rights deriving from the Applications (collectively, the "Rights"). Assignor agrees to not sign any writing or do any act conflicting with this assignment. Assignor shall, without further compensation, sign all documents and do such additional acts as Assignee deems necessary or desirable to perfect Assignee's enjoyment of the Rights and to allow Assignee to conduct proceedings regarding the Rights, including any litigation or interference proceedings, or to allow Assignee to perfect or defend title to the Rights. Assignor further transfers and assigns to Assignee all causes of action, rights, and remedies arising under the Patents or Applications prior to or after the effective date of this Assignment.

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ASSIGNMENT OF PATENTS

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IN WITNESS WHEREOF, Assignor has caused its duly authorized representative to execute this Assignment of Patents on February 20, 2007.

LIGHTBRIDGE, INC.

Name: Timothy C. O'Brien Title: Chief Financial Officer

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

Date: February 20, 2007

Then personally appeared the above-named Timothy C. O'Brien and acknowledged the foregoing instrument to be his/her free act and deed before me.

Notary Public

My commission expires: 8-16-13

Debra A. Michelson NOTARY PUBLIC

My commission expires on August 16, 2013

ASSIGNMENT OF PATENTS

Annex A

to Assignment of Patents

U.S. Patents and Applications Therefor

Event manager for use in Fraud Detection; U.S. Patent No. 6,535,728

Event manager for use in Fraud Detection; U.S. Patent Application No. 10/335,499; Publication Number 20030153299

Decision Management System; U.S. Patent Application No. 60746618

Event Manager for Use in Fraud Detection; Canadian Patent No. 2,351,478

ANNEX A TO ASSIGNMENT OF PATENTS

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RECORDED: 06/11/2009

PATENT REEL: 022813 FRAME: 0052