

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Clark Richard Abrahams	07/09/2009
Mingyuan Zhang	07/08/2009
RECEIVING PARTY DATA	
Name:	SAS Institute Inc.
Street Address:	SAS Campus Drive
City:	Cary
State/Country:	NORTH CAROLINA
Postal Code:	27513
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12474941
CORRESPONDENCE DATA	
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Address Line 2:	Jones Day
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ATTORNEY DOCKET NUMBER:	343355-600211
NAME OF SUBMITTER:	Kathie J. Kopczyk
Total Attachments: 3 source=211#page1.tif source=211#page2.tif	

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**PATENT
 REEL: 022941 FRAME: 0141**

ASSIGNMENT

WHEREAS, one or more inventions have been made by the undersigned in

COMPUTER-IMPLEMENTED SYSTEMS AND METHODS FOR LOAN EVALUATION USING A CREDIT ASSESSMENT FRAMEWORK

and are the subject of a patent application filed in the United States Patent and Trademark Office on May 29, 2009, under Application Serial No. 12/474,941, which application is identified as Jones Day Docket No. 343355-600211.

WHEREAS, **SAS INSTITUTE INC.**, a **North Carolina** corporation, located and doing business at **SAS Campus Drive, Cary, North Carolina 27513**, hereinafter referred to as "assignee", is desirous of acquiring all right, title, and interest in said inventions and patent rights therefor throughout the world.

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **THE UNDERSIGNED HEREBY SELLS, ASSIGNS, TRANSFERS, AND DELIVERS TO ASSIGNEE** all right, title, and interest, in the United States and throughout the world, in said inventions and all patents, patent rights, patent applications, and inventor's certificates for said inventions, including without limitation said application for patent in the United States and all provisionals, divisions, continuations, continuations-in-part, and resulting patents, all right to sue for infringement or past infringement, and all patents and patent rights that may be granted for said inventions by states or nations other than the United States, or by other authority, entity, or organization, and all applications therefor; and it is covenanted and agreed by the undersigned, and for executors, administrators, and legal representatives of the undersigned, that at assignee's request any and all applications, affidavits, assignments, and other instruments will be made, executed, and delivered as may be necessary or desirable to secure for or vest in assignee, its successors or assigns, any invention right, title, interest, application, patent, patent right or other right or property covered by this assignment, and the United States Patent and Trademark Office is hereby requested and authorized to issue any and all United States patents granted on any of said applications to assignee as owner of the entire right, title, and interest in the patents, and appropriately empowered officials of foreign countries are hereby authorized to issue any letters patent granted on any of said applications to assignee as owner of the entire right, title and interest in the patents.

The undersigned hereby grants the firm of Jones Day the power to insert on this assignment any further identification which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

IN WITNESS WHEREOF, this Assignment has been executed below by the undersigned:

Mingyuan Zhang

7/8/09

MINGYUAN ZHANG

Date

Post Office Address: 110 Buckhurst Drive
Cary, North Carolina 27513

STATE OF NORTH CAROLINA }
COUNTY OF WAKE } ss.

MINGYUAN ZHANG appeared before me this 8th day of July, 2009, and acknowledged that the foregoing instrument was executed as his free act and deed for the uses and purposes set forth therein.

Patricia Jean Mitchell

Notary Public: Patricia Jean Mitchell
(Print Name)

My Commission Expires: May 12, 2012

