

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Fair Isaac Corporation	03/23/2010
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PROPERTY NUMBERS Total: 1	
Property Type	Number
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Total Attachments: 4 source=FICO predictive (Hadidi Frederick)) Exh B to Kuhuro Investments AG (signed)#page1.tif source=FICO predictive (Hadidi Frederick)) Exh B to Kuhuro Investments AG (signed)#page2.tif	

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ASSIGNMENT OF PATENT RIGHTS

For good and valuable consideration, the receipt of which is hereby acknowledged, Fair Isaac Corporation, a Delaware corporation, with an office at 901 Marquette Avenue, Suite 3200, Minneapolis, MN 55402 ("**Assignor**"), does hereby sell, assign, transfer, and convey unto Kuhuro Investments AG, L.L.C. , a Delaware limited liability company, having an address at 160 Greentree Drive, Suite 101, Dover, DE 19904 ("**Assignee**"), or its designees, all right, title, and interest that exist today and may exist in the future in and to any and all of the following (collectively, the "**Patent Rights**"):

(a) the provisional patent applications, patent applications and patents listed in the table below (the "**Patents**");

Patent or Application No.	Country	Filing Date	<u>Title of Patent and First Named Inventor</u>
6134532	US	11/14/1997	System and method for optimal adaptive matching of users to most relevant entity and information in Michael A. Lazarus
6430539	US	05/06/1999	Predictive modeling of consumer financial behavior Michael A. Lazarus
6839682	US	10/03/2000	Predictive modeling of consumer financial behavior using supervised segmentation and nearest-neighbor matching Matthias Blume
7165037	US	12/14/2004	Predictive modeling of consumer financial behavior using supervised segmentation and nearest-neighbor matching

<u>Patent or Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Title of Patent and First Named Inventor</u>
			Michael A. Lazarus
7533038	US	01/15/2007	Predictive modeling of consumer financial behavior using supervised segmentation and nearest-neighbor matching Matthias Blume
CA2307484	CA	05/04/2000	Predictive modeling of consumer financial behavior Michael A. Lazarus
CA2619667	CA	05/04/2000	Predictive modeling of consumer financial behavior Michael A. Lazarus
JP2000-139422	JP	05/08/2000	Method and system for predictive modeling of financial behavior of consumer Michael A. Lazarus

(b) all patents and patent applications (i) to which any of the Patents directly or indirectly claims priority, and/or (ii) that directly or indirectly claims priority to any of the Patents;

(c) all reissues, reexaminations, extensions, continuations, continuations in part, continuing prosecution applications, requests for continuing examinations, divisions, registrations of any item in any of the foregoing categories (a) and (b);

(d) all foreign patents, patent applications, and counterparts to any item in any of the foregoing categories (a) through (c), including, without limitation, certificates of

invention, utility models, industrial design protection, design patent protection, and other governmental grants or issuances;

(e) inventions, invention disclosures, and discoveries described in any of the Patents and/or any item in the foregoing categories (b) through (d) that (i) are included in any claim in the Patents and/or any item in the foregoing categories (b) through (d), (ii) are subject matter capable of being reduced to a patent claim in a reissue or reexamination proceeding brought on any of the Patents and/or any item in the foregoing categories (b) through (d), and/or (iii) could have been included as an allowable claim in any of the Patents and/or any item in the foregoing categories (b) through (e), and directly relates to the use of context vectors to monitor and act on consumer behavior;

(f) all rights to apply in any or all countries of the world for patents, certificates of invention, utility models, industrial design protections, design patent protections, or other governmental grants or issuances of any type claiming priority to any item in any of the foregoing categories (a) through (e), including, without limitation, under the Paris Convention for the Protection of Industrial Property, the International Patent Cooperation Treaty, or any other convention, treaty, agreement, or understanding;

(g) all causes of action (whether known or unknown or whether currently pending, filed, or otherwise) and other enforcement rights under, or on account of, any of the Patents and/or any item in any of the foregoing categories (b) through (f), including, without limitation, all causes of action and other enforcement rights for

- (1) damages,
- (2) injunctive relief, and
- (3) any other remedies of any kind

for past, current, and future infringement; and

(i) all rights to collect royalties and other payments under or on account of any of the Patents and/or any item in any of the foregoing categories (b) through (h).

Assignor hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all patents, certificates of invention, utility models or other governmental grants or issuances that may be granted upon any of the Patent Rights in the name of Assignee, as the assignee to the entire interest therein.

The terms and conditions of this Assignment of Patent Rights will inure to the benefit of Assignee, its successors, assigns, and other legal representatives and will be binding upon Assignor, its successors, assigns, and other legal representatives.

IN WITNESS WHEREOF this Assignment of Patent Rights is executed at Minneapolis,
MN on March 23, 2010.

ASSIGNOR:

Fair Isaac Corporation

By: 

Name: Thomas A. Bradley

Title: EUP & CO

(Signature MUST be attested)

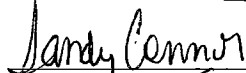
ATTESTATION OF SIGNATURE PURSUANT TO 28 U.S.C. § 1746

The undersigned witnessed the signature of Thomas A. Bradley to the above Assignment of Patent Rights on behalf of Fair Isaac Corporation and makes the following statements:

1. I am over the age of 18 and competent to testify as to the facts in this Attestation block if called upon to do so.
2. Thomas A. Bradley is personally known to me (or proved to me on the basis of satisfactory evidence) and appeared before me on March 23, 2010 to execute the above Assignment of Patent Rights on behalf of Fair Isaac Corporation.
3. Thomas A. Bradley subscribed to the above Assignment of Patent Rights on behalf of Fair Isaac Corporation.

I declare under penalty of perjury under the laws of the United States of America that the statements made in the three (3) numbered paragraphs immediately above are true and correct.

EXECUTED on March 23, 2010 (date)



Print Name: Sandy Connor