

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT												
NATURE OF CONVEYANCE:	ASSIGNMENT												
CONVEYING PARTY DATA													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Name</th> <th style="width: 30%;">Execution Date</th> </tr> </thead> <tbody> <tr> <td>Kathleen Haggerty</td> <td>06/27/2005</td> </tr> <tr> <td>Chao M. Yuan</td> <td>06/27/2005</td> </tr> <tr> <td>Benedict O. Okoh</td> <td>06/21/2005</td> </tr> <tr> <td>Peter L. Williamson</td> <td>07/01/2005</td> </tr> </tbody> </table>		Name	Execution Date	Kathleen Haggerty	06/27/2005	Chao M. Yuan	06/27/2005	Benedict O. Okoh	06/21/2005	Peter L. Williamson	07/01/2005		
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RECEIVING PARTY DATA													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Name:</td> <td>American Express Travel Related Services Company, Inc.</td> </tr> <tr> <td>Street Address:</td> <td>200 Vesey Street</td> </tr> <tr> <td>Internal Address:</td> <td>3 World Financial Center</td> </tr> <tr> <td>City:</td> <td>New York</td> </tr> <tr> <td>State/Country:</td> <td>NEW YORK</td> </tr> <tr> <td>Postal Code:</td> <td>10285-4900</td> </tr> </table>		Name:	American Express Travel Related Services Company, Inc.	Street Address:	200 Vesey Street	Internal Address:	3 World Financial Center	City:	New York	State/Country:	NEW YORK	Postal Code:	10285-4900
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CORRESPONDENCE DATA													
Fax Number: (602)382-6070 <i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i> Phone: 602-382-6000 Email: hsobelman@swlaw.com Correspondent Name: Howard Sobelman/Snell & Wilmer L.L.P. Address Line 1: ONE ARIZONA CENTER Address Line 2: 400 E. VAN BUREN STREET Address Line 4: PHOENIX, ARIZONA 85004-2202													
ATTORNEY DOCKET NUMBER:	20655.2317												
NAME OF SUBMITTER:	David P. Nigro												

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ASSIGNMENT

In consideration of the sum of One Dollar (\$1.00) or equivalent and other good and valuable consideration paid to each of the undersigned inventors: **Kathleen Haggerty, Chao M. Yuan, Benedict O. Okoh and Peter L. Williamson**, hereby sell and assign to **American Express Travel Related Services Company, Inc.**, a corporation formed under the laws of New York, whose mailing address is General Counsel's Office, American Express Tower - World Financial Center, New York, New York 10285-4900 (hereafter referred to as the Assignee), his/her entire right, title and interest, including the right to sue for past infringement and to collect for all past, present and future damages, for the United States of America (as defined in 35 U.S.C. § 100) and throughout the world,

(a) in the invention(s) known as **Method and Apparatus for Development and Use of a Credit Score Based on Spend Capacity** for which application(s) for patent in the United States of America was filed on herewith (also known as United States Application No. to be assigned), in any and all applications thereon, in any and all Letters Patent(s) therefor, and

(b) in any and all applications that claim the benefit of the patent application listed above in part (a), including non-provisional applications, continuation, divisional, or continuation-in-part applications, reissues, extensions, renewals and reexaminations of the patent application or Letters Patent therefor listed above in part (a), to the full extent of the term or terms for which Letters Patents issue, and

(c) in any and all inventions described in the patent application listed above in part (a), and in any and all forms of intellectual and industrial property protection derivable from such patent application, and that are derivable from any and all continuing applications, reissues, extensions, renewals and reexaminations of such patent application, including, without limitation, patents, applications, utility models, inventor's certificates, and designs together with the right to file applications therefor; and including the right to claim the same priority rights from any previously filed applications under the International Agreement for the Protection of Industrial Property, or any other international agreement, or the domestic laws of the country in which any such application is filed, as may be applicable;

all such rights, title and interest to be held and enjoyed by the above-named Assignee, its successors, legal representatives and assigns to the same extent as all such rights, title and interest would have been held and enjoyed by the Assignor had this assignment and sale not been made.

The undersigned inventors agree to execute all papers necessary in connection with the application(s) and any non-provisional, continuing (continuation, divisional, or continuation-in-part), reissue, reexamination or corresponding application(s) thereof and also to execute separate assignments in connection with such application(s) as the Assignee may deem necessary or expedient.

The undersigned inventors agree to execute all papers necessary in connection with any interference or patent enforcement action (judicial or otherwise) related to the application(s) or any non-provisional, continuing (continuation, divisional, or continuation-in-part), reissue or reexamination application(s) thereof and to cooperate with the Assignee in every way possible in obtaining evidence and going forward with such interference or patent enforcement action.

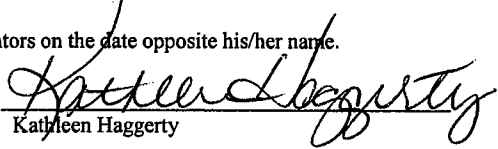
The undersigned inventors hereby represent that he/she has full right to convey the entire interest herein assigned, and that he/she has not executed, and will not execute, any agreement in conflict therewith.

The undersigned inventors hereby grant Tracey R. Thomas, Esq., Registration No. 38,633 and Raymond Millien, Esq., Registration No. 43,806 both of AMERICAN EXPRESS CO., World Financial Center, New York, New York 10285-4900, and Robert Greene Sterne, Esq., Registration No. 28,912; Edward J. Kessler, Esq., Registration No. 25,688; Jorge A. Goldstein, Esq., Registration No. 29,021; David K.S. Cornwell, Esq., Registration No. 31,944; Robert W. Esmond, Esq., Registration No. 32,893; Tracy-Gene G. Durkin, Esq., Registration No. 32,831; Michele A. Cimbala, Esq., Registration No. 33,851; Michael B. Ray, Esq., Registration No. 33,997; Robert E. Sokohl, Esq., Registration No. 36,013; Eric K. Steffe, Esq., Registration No. 36,688; Michael Q. Lee, Esq., Registration No. 35,239; Steven R. Ludwig, Esq., Registration No. 36,203; John M. Covert, Esq., Registration No. 38,759; Linda E. Alcorn, Esq., Registration No. 39,588; Donald J. Featherstone, Esq., Registration No. 33,876; Robert C. Millonig, Esq., Registration No. 34,395; Michael V. Messinger, Esq., Registration No. 37,575; Judith U. Kim, Esq., Registration No. 40,679; Timothy J. Shea, Jr., Esq., Registration No. 41,306; Patrick E. Garrett, Esq., Registration No. 39,987; Jeffrey Helvey, Registration No. 44,757; Heidi L. Kraus, Registration No. 43,730; Eldora Ellison, Registration No. 39,967; Thomas C. Fiala, Registration No. 43,610; all of STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C., 1100 New York Avenue, N.W., Washington, D.C. 20005-3934, power to insert in this

assignment any further identification that 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, executed by the undersigned inventors on the date opposite his/her name.

Date: 6/27/05

Signature of Inventor: 

Kathleen Haggerty

Date: _____

Signature of Inventor: _____

Chao M. Yuan

Date: _____

Signature of Inventor: _____

Benedict O. Okoh

Date: _____

Signature of Inventor: _____

Peter L. Williamson

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Date: _____	Signature of Inventor: _____ Kathleen Haggerty
Date: <u>6/27/05</u>	Signature of Inventor: <u>Chao Yuan</u> Chao M. Yuan
Date: _____	Signature of Inventor: _____ Benedict O. Okoh
Date: _____	Signature of Inventor: _____ Peter L. Williamson

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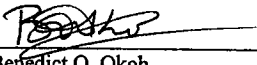
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Kathleen Haggerty

Date: _____ Signature of Inventor: _____
Chao M. Yuan

Date: June 21 2005 Signature of Inventor: 
Benedict O. Okoh

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Benedict O. Okoh

Date: 7/1/05 Signature of Inventor: Peter L. Williamson
Peter L. Williamson

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