

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Shelley F. Sanders	10/02/2002
Theodore Bowers	09/30/2002
RECEIVING PARTY DATA	
Name:	First USA Bank, N.A.
Street Address:	201 North Walnut Street
City:	Wilmington
State/Country:	DELAWARE
Postal Code:	19801
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12861003
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	JPC-006C1
NAME OF SUBMITTER:	Andrew J. Baca
Total Attachments: 2 source=JPC_006C1_ASSIGNMENT#page1.tif source=JPC_006C1_ASSIGNMENT#page2.tif	

OP \$40.00 12861003

ASSIGNMENT

WHEREAS, WE, Shelley F. SANDERS, a citizen of the United States residing at 215 Fern Ridge, Landenberg, PA 19350; and Theodore BOWERS, a citizen of the United States residing at 10 Devonshire Court Greenville, DE 19807, have invented certain new and useful improvements in and to the subject matter of:

SYSTEM AND METHOD FOR FUNDING A COLLECTIVE ACCOUNT

described in an application for United States Letters Patent filed on July 15, 2002, and accorded Application No. 10/193,923;

AND, WHEREAS, First USA Bank, N.A., a corporation organized under the laws of the State of DELAWARE, having a place of business located at 201 North Walnut Street, Wilmington, DE 19801 (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, 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, we have hereunto set our hands and seals.

10/1/02
Date

Shelley F. Sanders
Shelley F. SANDERS

County of New Castle)
State of Delaware) ss:

On this 1st day of October, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Shelley F. Sanders 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.

BARBARA A. JACKSON
NOTARY PUBLIC
DELAWARE
MY COMM. EXPIRES 7/12/03

Barbara A. Jackson
Notary Public

(SEAL)

My Commission Expires 7/12/03

9/30/02
Date

Theodore Bowers
Theodore BOWERS

County of New Castle)
State of Delaware) ss:

On this 30th day of September, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Theodore Bowers 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.

BARBARA A. JACKSON
NOTARY PUBLIC
DELAWARE
MY COMM. EXPIRES 7/12/03

Barbara A. Jackson
Notary Public

(SEAL)

My Commission Expires 7/12/03