

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Steven C. Halper	01/11/2002
Constance A. Wilson	01/11/2002
Stephen M. Hourigan	01/11/2002
RECEIVING PARTY DATA	
Name:	AppIntell, Inc.
Street Address:	2172 Bluestone Drive
City:	St. Charles
State/Country:	MISSOURI
Postal Code:	63303
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	12913305
CORRESPONDENCE DATA	
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ATTORNEY DOCKET NUMBER:	97171-00117
NAME OF SUBMITTER:	Mark E. Nikolsky

Total Attachments: 3
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**PATENT
 REEL: 025209 FRAME: 0719**

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ASSIGNMENT

In consideration of One Dollar and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the undersigned hereby assign to AppIntell, Inc., a Delaware corporation, having a principal place of business at 2172 Bluestone Drive, St. Charles, Missouri, 63303, its successors and assigns (hereinafter Assignee”), the entire right, title and interest in the invention or improvements of the undersigned disclosed in the following applications and/or United States Letters Patent:

Application Serial No.: Not yet assigned
Titled: Automated Loan Risk Assessment System and Method
Filed: Concurrently Herewith

and any and all other applications for Letters Patent which the Assignee or the undersigned may file, either solely or jointly with others, on said invention or improvements, and in any and all Letters Patent of the United States which may be obtained on any of said applications, including any identified above, and in any reissue or extension thereof.

The undersigned hereby authorize and request the Commissioner of Patents to issue said Letters Patent to said Assignee.

The undersigned hereby authorize and request the attorneys of record in said application(s) to insert in this Assignment the serial number, filing date, and date of execution of said application(s).

For said considerations, the undersigned hereby agree, upon the request and at the expense of said Assignee, to execute any divisional, continuation, continuation-in-part or substitute application for said invention or improvements, and any oath or affidavit relating thereto, and any application for the reissue or extension of any Letters Patent that may be granted upon said application(s), and, in the event of any application or Letters Patent assigned herein becoming involved in an interference, to cooperate to the best of the ability of the undersigned in the matters of preparing and executing the preliminary statement and giving and producing evidence in support thereof. The undersigned agree to perform, upon request, any affirmative acts to obtain said Letters Patent of the United States and vest in said Assignee all rights therein, whereby said Letters Patent will be held and enjoyed by said Assignee, to the full end of the term for which said Letters Patent may be granted as fully and entirely as the same would have been held and enjoyed by the undersigned if this assignment has not been made.

And for said consideration, the undersigned hereby assign to said Assignee the entire right, title and interest in said invention or improvements for all foreign countries, including all priority rights, and agrees to execute, at the request of said Assignee, all documents in connection with any application for foreign Letters Patent therefor.

And for said consideration, the undersigned hereby assign to said Assignee all rights and remedies for past infringement of said invention or improvements, including the right to sue and collect damages and profits for such infringements.

By: *Steven C. Halper*
Name: Steven C. Halper

January 11, 2002
STATE OF Missouri
COUNTY OF St. Charles

Before me, a Notary Public in and for the County and State aforesaid, appeared Steven C. Halper to me personally known to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that he/she executed said instrument as his/her free and voluntary act for the uses and purposes therein expressed.

GLENN A. MILLER
Notary Public - Notary Seal
STATE OF MISSOURI
St. Charles County
My Commission Expires: 03/30/04

Glenn A. Miller
Notary Public

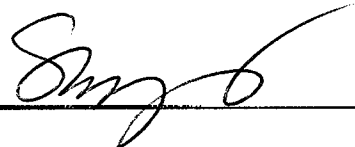
By: *Constance A. Wilson*
Name: Constance A. Wilson

January 11, 2002
STATE OF Missouri
COUNTY OF St. Charles

Before me, a Notary Public in and for the County and State aforesaid, appeared Constance A. Wilson to me personally known to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that he/she executed said instrument as his/her free and voluntary act for the uses and purposes therein expressed.

Glenn A. Miller
Notary Public

GLENN A. MILLER
Notary Public - Notary Seal
STATE OF MISSOURI
St. Charles County
My Commission Expires: PATENT

By: 
Name: Stephen M. Hourigan

1/11, 2002
STATE OF Indiana
COUNTY OF Boone

Before me, a Notary Public in and for the County and State aforesaid, appeared Stephen M. Hourigan to me personally known to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that he/she executed said instrument as his/her free and voluntary act for the uses and purposes therein expressed.


Notary Public