

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Mark Y. An	02/17/2004
Christian A. De Ritis	02/18/2004
Eric L. Rosenblatt	02/17/2004

RECEIVING PARTY DATA

Name:	Fannie Mae
Street Address:	3900 Wisconsin Avenue NW
City:	Washington
State/Country:	DISTRICT OF COLUMBIA
Postal Code:	20016-2892

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	10816496

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:	037607-0238
NAME OF SUBMITTER:	Hector A. Agdeppa

Total Attachments: 5
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PATENT
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ASSIGNMENT - WORLDWIDE

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each undersigned inventor (hereinafter referred to singly and collectively as "ASSIGNOR") has sold, assigned, and transferred, and by these presents hereby sells, assigns, and transfers, unto

Fannie Mae
3900 Wisconsin Avenue, NW
Washington, DC 20016-2892

(hereinafter ASSIGNEE) its successors and assigns, the full and exclusive right, title and interest for the United States, its territories and possessions, and all foreign countries in and to this invention relating to

METHOD AND SYSTEM FOR ASSESSING LOAN CREDIT RISK AND PERFORMANCE

as set forth in this United States Patent Application

check one executed concurrently herewith,
 executed on _____,
 Serial No. 10/816,496 Filed: April 1, 2004,

as well as in and to (a) all improvements and modifications of the above-identified invention or inventions, (b) the above-identified application and all other applications for Letters Patent of the United States and countries foreign thereto for above-identified invention or inventions and all improvements and modifications thereof, (c) all Letters Patent which may issue from said applications in the United States and countries foreign thereto, (d) all divisions, continuations, reissues, and extensions of said applications and Letters Patent, and (e) the right to claim for any of said applications the full benefits and priority rights under the International Convention and any other international agreement to which the United States adheres; such right, title, and interest to be held and enjoyed by ASSIGNEE, its successors and assigns, to the full end of the term or terms for which any and all such Letters Patent may be granted as fully and entirely as would have been held and enjoyed by ASSIGNOR had this Assignment not been made.

ASSIGNOR HEREBY AUTHORIZES ASSIGNEE to file patent applications in any or all countries on the above-identified invention or inventions in the name of the undersigned or in the name of ASSIGNEE or otherwise as ASSIGNEE may deem advisable under the International Convention or otherwise.

ASSIGNOR HEREBY AUTHORIZES AND REQUESTS the Commissioner of Patents and Trademarks to issue said Letters Patent to ASSIGNEE as assignee of the entire interest, for the sole use and benefit of ASSIGNEE, its successors and assigns.

ASSIGNOR HEREBY AGREES (a) to communicate to ASSIGNEE, its successors and assigns, or their representative or agents, all facts and information known or available to ASSIGNOR respecting said invention or inventions, improvements, and modifications including evidence for interference, reexamination, reissue, opposition, revocation, extension, or infringement purposes or other legal, judicial, or administrative proceedings, whenever requested by ASSIGNEE; (b) to testify in person or by affidavit as required by ASSIGNEE, its successors and assigns, in any such proceeding in the United States or a country foreign thereto; (c) to execute and deliver, upon request by ASSIGNEE, all lawful papers including, but not limited to, original, divisional, continuation, and reissue applications, renewals, assignments, powers of attorney, oaths, affidavits, and declarations, depositions; and (d) to provide all reasonable assistance to ASSIGNEE, its successors and assigns, in obtaining and enforcing proper title in and protection for said invention or inventions, improvements, and modifications under the intellectual property laws of the United States and countries foreign thereto.

ASSIGNOR HEREBY REPRESENTS AND WARRANTS that ASSIGNOR has the full and unencumbered right to sell, assign, and transfer the interests sold, assigned, and transferred herein, and that ASSIGNOR has not executed and will not execute any document or instrument in conflict herewith.

ASSIGNOR HEREBY GRANTS to the law firm of **Foley & Lardner** the power and authority to insert in this Assignment any further identification which may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

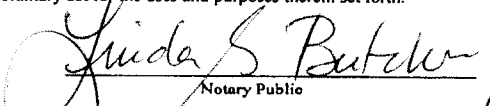
ASSIGNOR UNDERSTANDS AND AGREES that the attorneys and agents of the law firm of **Foley & Lardner** do not personally represent ASSIGNOR OR ASSIGNOR's legal interests, but instead represent the interests of ASSIGNEE; since said attorneys and agents cannot provide legal advice to ASSIGNOR with respect to this Assignment, ASSIGNOR acknowledges its right to seek its own independent legal counsel.

Executed this 17th day of Feb., 2004


MARK Y. AN

State of Washington)
County of D.C.)ss.

On this 17th day of February, 2004, before me, a notary public in and for said county, appeared MARK Y. AN, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and he/she acknowledged that he/she signed, sealed, and delivered the said instrument as his/her free and voluntary act for the uses and purposes therein set forth.


Notary Public
My Commission Expires: 4-30-04

(Seal)

Linda S. Butcher
Notary Public, District of Columbia
My Commission Expires 4-30-04

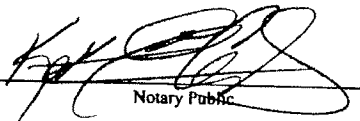
Executed this 18 day of February, 2004.



CRISTIAN A. DE RITIS

State of Washington, DC
County of _____)ss.

On this 18 day of February, 2004, before me, a notary public in and for said county, appeared CRISTIAN A. DE RITIS, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and he/she acknowledged that he/she signed, sealed, and delivered the said instrument as his/her free and voluntary act for the uses and purposes therein set forth.



Notary Public

My Commission Expires: _____

(Seal)

Katherine E. Coles
Notary Public, District of Columbia
My Commission Expires 10-14-2008

Executed this 17th day of February, 2004



ERIC L. ROSENBLATT

State of Washington
County of D.C.) ss.

On this 17th day of February, 2004 before me, a notary public in and for said county, appeared ERIC L. ROSENBLATT, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and he/she acknowledged that he/she signed, sealed, and delivered the said instrument as his/her free and voluntary act for the uses and purposes therein set forth.



Notary Public

My Commission Expires: 4-30-04

(Seal)

Linda S. Butcher
Notary Public, District of Columbia
My Commission Expires 4-30-04