

**PATENT ASSIGNMENT**

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
Henry Buist III	01/25/2006
Yong Chul Joe	03/03/2006
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	Fannie Mae
<b>Street Address:</b>	3900 Wisconsin Ave, NW
<b>City:</b>	Washington
<b>State/Country:</b>	DISTRICT OF COLUMBIA
<b>Postal Code:</b>	20016-2892
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	11265769
<b>CORRESPONDENCE DATA</b>	
<b>Fax Number:</b>	(414)297-4900
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
<b>Phone:</b>	414-271-2400
<b>Email:</b>	PTOMailMilwaukee@foley.com
<b>Correspondent Name:</b>	Julia Kornilova
<b>Address Line 1:</b>	Foley & Lardner LLP
<b>Address Line 2:</b>	777 East Wisconsin Ave.
<b>Address Line 4:</b>	Milwaukee, WISCONSIN 53202
<b>ATTORNEY DOCKET NUMBER:</b>	037607-0361
<b>NAME OF SUBMITTER:</b>	Julia Kornilova

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Total Attachments: 3  
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**501474016**

**PATENT**  
**REEL: 025991 FRAME: 0662**



**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 referred to as "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 OF AND SYSTEM FOR EVALUATING CREDIT RISK ASSOCIATED WITH  
A FINANCIAL ASSET**

as set forth in this United States Patent Application

*check one*      executed concurrently herewith,  
                   executed on \_\_\_\_\_,  
                   Serial No. 11/265769    Filed 11/2/2005

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 LLP** 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 LLP** 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 25 day of January, 2006.

Henry Buist, III  
HENRY BUIST, III

State of District of Columbia  
County of Washington )ss.

On this 25 day of January, 2006, before me, a notary public in and for said county, appeared HENRY BUIST, III, 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.

Katherine E. Coles  
Notary Public

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

(Seal)

Executed this 3<sup>rd</sup> day of March, 2006.

Yong Chul Joe  
YONG CHUL JOE

State of District of Columbia  
County of Washington )ss.

On this 3<sup>rd</sup> day of March, 2006, before me, a notary public in and for said county, appeared YONG CHUL JOE, 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.

Mayo L. Lawrence  
Notary Public

My Commission Expires: \_\_\_\_\_  
Mayo L. Lawrence  
Notary Public, District of Columbia  
My Commission Expires 4-14-2010

(Seal)