

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Kathleen Haggerty	10/25/2006
Charles Christopher Lyon	10/23/2006
Benedict O. Okoh	10/23/2006
Robert E. Phelan	10/23/2006
Jon Kevin Ruterma	10/20/2006
Geraldine A. Turner	10/23/2006
Chao M. Yuan	10/26/2006
Amab Biswas	04/19/2007

RECEIVING PARTY DATA

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

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	13170006

CORRESPONDENCE DATA

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ATTORNEY DOCKET NUMBER:

20655.5637

NAME OF SUBMITTER:

David P. Nigro

Total Attachments: 10

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ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented subject matter disclosed in the patent application entitled **Using Commercial Share of Wallet to Rate Investments** filed herewith or was filed on August 2, 2006 and assigned U.S. Serial No. 11/497,562.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a subsidiary of AMERICAN EXPRESS COMPANY, a corporation organized and existing under and by virtue of the laws of the State of New York, having its principal place of business and mailing address at General Counsel's Office, American Express Tower, 3 World Financial Center, 200 Vesey Street, New York, New York 10285-4900, is desirous of memorializing its interest therein;

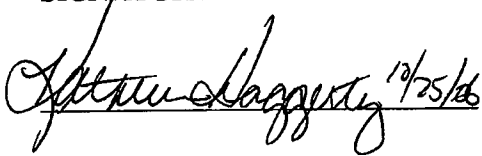
NOW, THEREFORE, the undersigned ASSIGNOR hereby confirms that ASSIGNOR is a full time salaried employee, past employee or a contractor of AMERICAN EXPRESS COMPANY or one of it's subsidiary companies (collectively "AXP") and that ASSIGNOR developed the subject matter of the invention on AXP's time and at the expense of AXP and within the scope of ASSIGNOR's duties as an employee of AXP and thereby ASSIGNOR recognizes that AXP owns the invention as described in the aforesaid application. Nonetheless to comport with Patent Office procedures, ASSIGNOR memorializes that relationship in the form of this assignment and;

THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention, as described in the aforesaid application, including patent, copyright and any other intellectual property rights, any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, or any other application which claims priority to said application, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers, if accurate, desired by ASSIGNEE, its successors, assigns and legal representatives, to preserve, acquire and/or perfect ASSIGNEE's full protection and title in and to the invention and any improvements and to file any of the aforementioned applications.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with **Sterne, Kessler, Goldstein & Fox, P.L.L.C. or American Express Company**, Customer No. 53636, to insert in this assignment the filing date and/or the application number of said application and/or 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.

EXECUTED as of the date written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	Date
Kathleen Haggerty	24 Starr Avenue Staten Island, NY 10310		12/25/16
Charles Christopher Lyon	417 East Colter Street Phoenix, AZ 85012	_____	
Benedict O. Okoh	310 Riverside Drive, #1705 New York, NY 10025	_____	
Robert E. Phelan	1 Merchant Lane Mendham, NJ 07945	_____	
Jon Kevin Ruterma	20703 North 68 th Drive Glendale, AZ 85308	_____	
Geraldine A. Turner	3111 Rock Cress Lane Sandy Hook, VA 23153	_____	
Chao M. Yuan	18 Clinton Avenue Montclair, NJ 07042	_____	

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Kathleen Haggerty	24 Starr Avenue Staten Island, NY 10310	_____	
Charles Christopher Lyon	417 East Colter Street Phoenix, AZ 85012	<i>Charles C. Lyon</i>	10/23/06
Benedict O. Okoh	310 Riverside Drive, #1705 New York, NY 10025	_____	
Robert E. Phelan	1 Merchant Lane Mendham, NJ 07945	_____	
Jon Kevin Ruterma	20703 North 68 th Drive Glendale, AZ 85308	_____	
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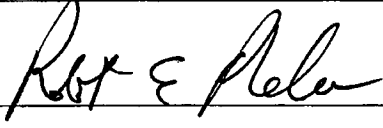
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INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Arnab Biswas	Flat No. D1, Saisadan, 3rd Floor, D126-Ramgarh, Naktala Calcutta, INDIA 700047		<u>19/04/2007</u>

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