

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	
Melinda Zabritski	09/15/2011
Miguel Otero	09/13/2011
Jorge N. Diaz	09/13/2011
RECEIVING PARTY DATA	
Name:	Experian Information Solutions, Inc.
Street Address:	475 Anton Boulevard
City:	Costa Mesa
State/Country:	CALIFORNIA
Postal Code:	92626
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	13099243
CORRESPONDENCE DATA	
Fax Number:	(949)760-9502
Phone:	9497600404
Email:	efiling@kmob.com
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>	
Correspondent Name:	Knobbe Martens Olson & Bear LLP
Address Line 1:	2040 Main Street, 14th Floor
Address Line 4:	Irvine, CALIFORNIA 92614
ATTORNEY DOCKET NUMBER:	EXP.385A
NAME OF SUBMITTER:	Nora Marachelian
Total Attachments: 4 source=Executed_Assignment_EXP_385A#page1.tif source=Executed_Assignment_EXP_385A#page2.tif source=Executed_Assignment_EXP_385A#page3.tif source=Executed_Assignment_EXP_385A#page4.tif	

OP \$40.00 13099243

ASSIGNMENT

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 2nd day of May, 2011 and is by Melinda Zabritski, a United States citizen, residing in Santa Ana, California and having a mailing address at 475 Anton Boulevard, Costa Mesa, CA 92626; Miguel Otero, a United States citizen, residing in Orlando, Florida and having a mailing address at 475 Anton Boulevard, Costa Mesa, CA 92626; and Jorge N. Diaz, a United States citizen, residing in Oviedo, Florida and having a mailing address of 475 Anton Boulevard, Costa Mesa, CA 92626. ("ASSIGNOR").

ASSIGNOR has conceived of one or more inventions, and/or has invented new and useful improvements, (collectively referred to as the "Invention") disclosed in a patent application titled, SYSTEMS AND METHODS FOR ANALYZING LENDER RISK USING VEHICLE HISTORICAL DATA, filed in the United States Patent and Trademark Office as Application No. 13/099,243, filed May 2, 2011 ("Application").

WHEREAS, Experian Information Solutions, Inc., an Ohio Corporation, with its principal place of business at 475 Anton Boulevard, Costa Mesa, California 92626 (hereinafter the "ASSIGNEE"), desires to acquire and confirm the entire right, title, and interest in and to the Invention and the Application, as well as all related intellectual property rights as further set forth herein.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, ASSIGNOR agrees to assign and does hereby assign, transfer, and set over to ASSIGNEE, its successors, legal representatives, and assigns, to the extent not already done so to ASSIGNEE, the entire right, title, and interest throughout the world in and to each of the following:

A. The Invention, including without limitation any improvements thereto, whether conceived and/or reduced to practice by ASSIGNOR alone or jointly with anyone else;

B. The Application, including without limitation any of ASSIGNOR'S inventions that may be disclosed therein, and any other applications in which the Invention is disclosed; all provisional and nonprovisional applications relating to the Application or claiming the benefit thereof that have been or may hereafter be filed in the United States or in any foreign country and all continuations, divisionals, and continuations in part of the Application (collectively, "Related Applications"); and all U.S. and foreign patents which may be granted on the Application and the Related Applications, and all reissues, re-examinations, and extensions of such patents.

C. Any other related intellectual property rights such as, but not limited to, copyright rights, copyrightable subject matter, know how, trade secrets, design rights, copyright registrations, reproduction rights, and ASSIGNOR waives any and all moral rights under 17 U.S.C. § 106A or otherwise.

D. Those items of ASSIGNOR'S tangible property embodying or describing the Invention, including without limitation all documents, drawings, prototypes, models, test results, designs, materials, computer programs and data, and the like, which, if not presently in the possession of ASSIGNEE, will be delivered to ASSIGNEE immediately upon request.

E. All causes of action for infringement of, all damages for, and all remedies for all rights related to the Invention, the Application, and/or the Related Applications, and all legal rights to enforce the same against third parties and to retain the entire proceeds therefrom, whether accruing before or after this Assignment.

ASSIGNOR AGREES, without further consideration or compensation, to communicate to ASSIGNEE, its successors, legal representatives, and assigns any facts of which ASSIGNOR has knowledge respecting the Invention, Application, or Related Applications; to assist in the preparation of any other applications relating to the invention, to testify in any legal proceeding; to sign all documents, make all rightful oaths and declarations; and to generally do everything possible to aid ASSIGNEE, its successors, legal representatives, and assigns in obtaining and enforcing patents for the Invention in all countries. ASSIGNEE agrees to reimburse ASSIGNOR'S reasonable expenses in carrying out his/her obligations under this Agreement, but only upon ASSIGNEE'S prior written approval of such expenses which in no event shall include ASSIGNOR'S time or legal expense.

AND ASSIGNOR FURTHER AGREES AS FOLLOWS:

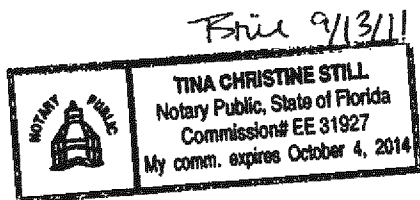
A. This Agreement is binding on ASSIGNOR, its officers, agents, employees, heirs, successors, assigns, affiliates, and those entities acting under its direction and control, and shall inure to the benefit of ASSIGNEE, its successors and assigns. This Agreement, and the rights and obligations arising hereunder, are not assignable or transferable by ASSIGNOR, by operation of law or otherwise, and any attempt to do so shall be null and void. This Agreement is fully assignable by ASSIGNEE. The obligations set forth in this Agreement shall survive the term of any employment agreement or any other affiliation between the ASSIGNEE and ASSIGNOR.

B. If ASSIGNOR cannot be located or is unable or unwilling to sign documents as required hereunder, ASSIGNOR agrees to and does hereby appoint ASSIGNEE as ASSIGNOR'S attorney-in-fact for the limited purpose of executing all documents and performing all other acts necessary to give effect and legality to the provisions of this Agreement. ASSIGNOR acknowledges that this appointment is coupled with an interest and is irrevocable.

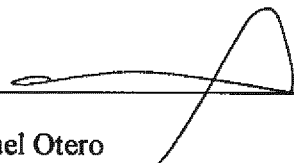
C. This Agreement shall be governed and construed in accordance with the laws of the state of California, U.S.A. without regard to conflicts of law provisions. The exclusive jurisdiction for any legal proceeding regarding this Agreement shall be in the in the state or federal courts of California, in the county of Orange, and the parties expressly agree that jurisdiction and venue are proper in said courts. In the event that any legal action becomes necessary to enforce or interpret the terms of this Agreement, the prevailing party shall be entitled, in addition to its court costs, to such reasonable attorneys' fees, expert witness fees and legal expenses as shall be fixed by a court of competent jurisdiction.

D. ASSIGNOR acknowledges that, to the best of his or her knowledge, the Invention is patentable, and further agrees not to take any action, or to assist or request any third party, in, challenging or opposing, on any grounds whatsoever, ASSIGNEE'S rights granted under this Agreement, or the validity or enforceability of such rights. ASSIGNOR further acknowledges that ASSIGNEE'S patent counsel presenting this Agreement does not represent ASSIGNOR personally, and ASSIGNOR has the right to seek independent counsel of his or her choosing. No course of conduct or dealing between the parties shall act as an amendment, modification or waiver of any provision of this Agreement, and only an amendment, modification or waiver which is contained in a written agreement signed by both ASSIGNEE and ASSIGNOR shall be effective.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 13 day of September, 2011.



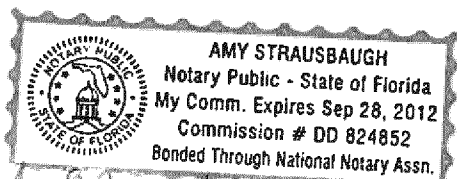
FL/DL

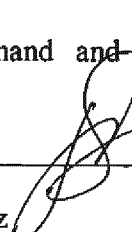


Miguel Otero

Sign in presence of a Notary and have Notary attach Acknowledgement

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 13th day of September, 2011.





Jorge N. Diaz

Ag. Jh 9/13/11 FL/DL for Jorge N Diaz

Sign in presence of a Notary and have Notary attach Acknowledgement

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