

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT										
NATURE OF CONVEYANCE:	ASSIGNMENT										
CONVEYING PARTY DATA											
<table border="1"> <thead> <tr> <th>Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Fred Bishop</td> <td>07/09/2008</td> </tr> <tr> <td>Eric James Eldridge</td> <td>07/01/2008</td> </tr> <tr> <td>William S. Schwarz Jr.</td> <td>07/01/2008</td> </tr> </tbody> </table>		Name	Execution Date	Fred Bishop	07/09/2008	Eric James Eldridge	07/01/2008	William S. Schwarz Jr.	07/01/2008		
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RECEIVING PARTY DATA											
<table border="1"> <tr> <td>Name:</td> <td>American Express Travel Related Services Company, Inc.</td> </tr> <tr> <td>Street Address:</td> <td>200 Vesey Street, 3 World Financial Center</td> </tr> <tr> <td>City:</td> <td>New York</td> </tr> <tr> <td>State/Country:</td> <td>NEW YORK</td> </tr> <tr> <td>Postal Code:</td> <td>10285-4900</td> </tr> </table>		Name:	American Express Travel Related Services Company, Inc.	Street Address:	200 Vesey Street, 3 World Financial Center	City:	New York	State/Country:	NEW YORK	Postal Code:	10285-4900
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CORRESPONDENCE DATA											
Fax Number:	(602)382-6070										
Phone:	602-382-6228										
Email:	dmier@swlaw.com										
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>											
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Address Line 2:	400 E. VAN BUREN STREET										
Address Line 4:	PHOENIX, ARIZONA 85004-2202										
ATTORNEY DOCKET NUMBER:	90655.4317										
NAME OF SUBMITTER:	Howard I. Sobelman										
Total Attachments: 4 source=906554317_ASSIGN#page1.tif source=906554317_ASSIGN#page2.tif source=906554317_ASSIGN#page3.tif source=906554317_ASSIGN#page4.tif											

CH \$40.00 13328657

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 SYSTEMS AND METRHODS FOR RISK TRIGGERING VALUES filed herewith or was filed on JUNE 28, 2008 and assigned U.S. Serial No. 12/164,043.

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., a subsidiary of AMERICAN EXPRESS COMPANY (hereinafter "ASSIGNEE"), 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 200 Vesey Street, 3 World Financial Center, 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,

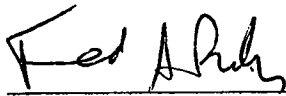
AND HEREBY AGREES to transfer to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, a like interest in and to any improvements, derivative works, and applications based thereon, growing out of or relating to the invention; and to provide all reasonable assistance 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.

AXP No.: 200801625
8903928

PATENT
REEL: 027401 FRAME: 0095

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 **Snell & Wilmer L.L.P., Customer No. 66170 or American Express Company**, 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
<u>Fred Bishop</u> <u>5511 W. Aster Drive</u> <u>Glendale, AZ 85304</u>	<u></u>	<u>7/9/08</u>
<u>Eric James Eldridge</u> <u>16016 N. 68th Street</u> <u>Scottsdale, AZ 85254</u>	<u>_____</u>	<u>_____</u>
<u>William S. Schwarz, Jr.</u> <u>6002 S. Anderson Drive</u> <u>Scottsdale, AZ 85254</u>	<u>_____</u>	<u>_____</u>

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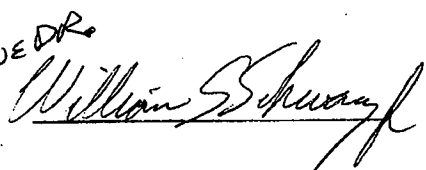
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<u>Eric James Eldridge</u> <u>16016 N. 68th Street</u> <u>Scottsdale, AZ 85254</u>	<u><i>E Eldridge</i></u>	<u>1st July, 2008.</u>
<u>William S. Schwarz, Jr.</u> <u>6002 S. Anderson Drive</u> <u>Scottsdale, AZ 85254</u>	_____	_____

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