

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>Tirthankar Choudhuri</td> <td>03/12/2008</td> </tr> <tr> <td>Dewan Anjali</td> <td>03/12/2008</td> </tr> <tr> <td>Amber Gupta</td> <td>03/12/2008</td> </tr> <tr> <td>Kathleen Haggerty</td> <td>03/10/2008</td> </tr> <tr> <td>Di Xu</td> <td>03/17/2008</td> </tr> <tr> <td>Chao Yuan</td> <td>03/17/2008</td> </tr> </tbody> </table>		Name	Execution Date	Tirthankar Choudhuri	03/12/2008	Dewan Anjali	03/12/2008	Amber Gupta	03/12/2008	Kathleen Haggerty	03/10/2008	Di Xu	03/17/2008	Chao Yuan	03/17/2008
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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</td> </tr> <tr> <td>Internal Address:</td> <td>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	Internal Address:	3 World Financial Center	City:	New York	State/Country:	NEW YORK	Postal Code:	10285-4900		
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PROPERTY NUMBERS Total: 1															
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>13398466</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13398466										
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Application Number:	13398466														
CORRESPONDENCE DATA															
Fax Number:	(602)382-6070														
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<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:	Snell & Wilmer L.L.P. / David P. Nigro														
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CH \$40.00 13398466

ATTORNEY DOCKET NUMBER:	90655.2393
NAME OF SUBMITTER:	David P. Nigro
Total Attachments: 4 source=906552393ASN#page1.tif source=906552393ASN#page2.tif source=906552393ASN#page3.tif source=906552393ASN#page4.tif	

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 "Total Structural Risk Model" filed herewith or was filed on February 29, 2008 and assigned U.S. Serial No. 12/040,757.

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. 200800156
8616444

PATENT**REEL: 027737 FRAME: 0962**

Serial No. 12/040,757
Docket No. 90655.2300

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:

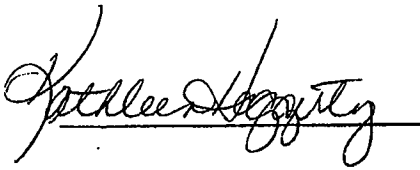
INVENTOR'S NAME/ADDRESS	SIGNATURE	DATE
Tirthankar Choudhuri DX 70, Kendriya Vihar, Sector 56 Gurgaon Haryana, India 122003	<i>Tirthankar Choudhuri</i>	3/12/08
Dewan Anjali #73, Sector 37, Arun Vihar, Noida Uttar Pradesh, India 201301	<i>Anjali</i>	3/12/08
Amber Gupta B-72, Ridgewood Estate, DLF City 4 Gurgaon Haryana, India 122002	<i>Gupta</i>	3/12/08
Kathleen Haggerty 24 Starr Avenue Staten Island, New York 10310		
Di Xu 20 Westwood Circle Edison, New Jersey 08820		
Chao Yuan 18 Clinton Avenue Montclair, New Jersey 07042		
SNELL & WILMER L.L.P. One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-2202 (602) 382-6000		

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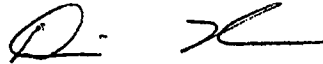
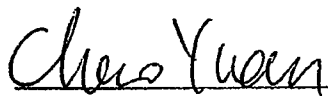
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