PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

 SUBMISSION TYPE:
 NEW ASSIGNMENT

 NATURE OF CONVEYANCE:
 ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Washington Mutual, Inc.	03/19/2012

RECEIVING PARTY DATA

Name:	JPMorgan Chase Bank, N.A.			
Street Address:	270 Park Avenue			
City:	New York			
State/Country:	NEW YORK			
Postal Code:	10017			

PROPERTY NUMBERS Total: 10

Property Type	Number
Application Number:	11412148
Application Number:	10157596
Application Number:	08486681
Application Number:	08760148
Application Number:	09761328
Application Number:	10161347
Application Number:	10262379
Application Number:	10226681
Application Number:	10830683
Application Number:	11155386

CORRESPONDENCE DATA

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Email: assignmentconfirmations@perkinscoie.com

Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent

via US Mail.

PATENT

REEL: 027919 FRAME: 0144

Correspondent Name: Perkins Coie LLP
Address Line 1: P.O. Box 1247
Address Line 2: Patent - SEA

Address Line 4: Seattle, WASHINGTON 98111-1247

ATTORNEY DOCKET NUMBER: 53000-4200

NAME OF SUBMITTER: Sandy Reisman

Total Attachments: 4

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> PATENT REEL: 027919 FRAME: 0145

ASSIGNMENT OF PATENT RIGHTS

Washington Mutual, Inc., a corporation organized under and pursuant to the laws of Washington having its principal place of business at 1201 Third Avenue, Suite 3000, Seattle, Washington 98101 (the "Assignor") desires to assign its entire right, title and interest in and to the inventions described in the Applications and Patents listed in Schedule X (collectively the "Inventions") to JPMorgan Chase Bank, N.A., a national association, with a place of business at 270 Park Avenue, New York, New York 10017 ("Assignee"). Therefore, for valuable consideration, the receipt and sufficiency of which Assignor acknowledges, Assignor hereby sells, assigns, and transfers to Assignee, the full extent of Assignor's right, title, and interest, if any, in and to the Inventions and all corresponding rights, including but not limited to the following (collectively, the "Rights"):

- The Inventions and all rights in any country in the world with respect to the Inventions;
- All letters patents, United States patents or other governmental grants or issuances that may be granted or issue with respect to the Inventions (the "Patents");
- All provisionals, non-provisionals, divisionals, continuations, and continuations-in-part or other applications filed heretofore or hereafter with respect to the Inventions and/or claiming priority rights from such applications and/or the Patents (the "Applications");
- All reissues, reexaminations, extensions or registrations of any and all of the Applications and the Patents;
- All non-United States patents, patent applications, and counterparts relating to the
 Inventions, the Applications, and the Patents including, without limitation, certificates of
 invention, utility models, industrial design protection, design patent protection, and other
 governmental grants or issuances, and including the right to file foreign applications directly
 in the name of Assignee, its successors and assigns;
- The right to claim priority rights deriving from the Patents and/or Applications;
- All causes of action and remedies related to the Inventions, Applications, and Patents (including, without limitation, the right to sue for past, present or future infringement, provisional rights under 35 U.S.C. § 154, misappropriation or violation of rights related to the Inventions, Applications and Patents);
- All rights to past damages and to collect royalties and other payments under or on account of any of the Inventions, Applications and Patents; and
- Any and all other rights and interests arising out of, in connection with, or in relation to the Inventions, Applications and Patents.

Assignor will not sign any writing or do any act conflicting with this Assignment, and, without further compensation, will sign all documents and do such additional acts as Assignee, its successors, legal representatives and assigns deem necessary or desirable to: perfect enjoyment of the Rights; conduct proceedings regarding the Rights, including any litigation or interference proceedings; or perfect or defend title to the Rights. Assignor requests the respective patent office or governmental agency in each jurisdiction to issue any and all patents, certificates of invention, utility models or other governmental grants or issuances that may be granted upon any of the Rights in the name of Assignee, as the assignee to the entire interest therein. As of the date of this Agreement, Assignor, upon knowledge and belief, covenants that it has the full right to convey the entire interest herein assigned, if any, and has not granted any right or license to make, have made, use, import, sell or offer to sell the Inventions, Patent and/or Applications, to anyone except said Assignee.

PATENT REEL: 027919 FRAME: 0146 The terms and conditions of this Assignment will inure to the benefit of Assignee, its successors, legal representatives and assigns and will be binding upon Assignor, its successors, legal representatives and assigns.

ASSIGNOR:

By: Charles E. Smith

Its: Executive Vice President

Date: March 19, 2012

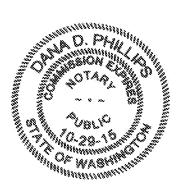
STATE OF WASHINGTON) ss. COUNTY OF KING)

On March 19, 2012, before me, Dana D. Phillips, Notary Public in and for said State, personally appeared Charles E. Smith, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature Association of the State of the St

(Seal)



ASSIGNEE:

JPMORGAN CHASE BANK, N.A.

By: Lawrence

Lawrence N. Chanen

Its:

Sr. Vice President & Associate General Counsel

Date: March 19, 2012

STATE OF Alwayork) ss.

On March 19, 2012, before me Javance N. Chanen acknowledged that he signed this instrument, and stated that he was authorized to execute this instrument and acknowledged it as the Sr. Vice President and Associated General Counsel, identified in the instrument, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

WITNESS my hand and official seal.

Signature

(Seal)

SUSAN McNAMARA
Notary Public, State of New York
No. 43-4836571
Qualified in Richmond County
Certificate Filed in New York County
Commission Expires July 31,

SCHEDULE X

Application No.	Filing Date	Patent No.	Issue Date	Status	Title
11/412,148	04/26/06			Abandoned	METHOD AND SYSTEM FOR EVALUATING A CUSTOMER OF A FINANCIAL INSTITUTION
10/157,596	05/28/02	6,968,348	11/22/05	Granted	METHOD AND SYSTEM FOR CREATING AND MAINTAINING AN INDEX FOR TRACKING FILES RELATING TO PEOPLE
08/486,681	06/07/95	5,734,838	03/31/98	Granted	ADVANCED INTELLIGENT NETWORK PUBLIC TELEPHONE SWITCHED SYSTEM USING DISTRIBUTED DATA BASE COMPUTER ARCHITECTURE FOR MANAGING AN INCENTIVE AWARD PROGRAM
08/760,148	12/03/96	5,950,179	09/07/99	Granted	METHOD AND SYSTEM FOR ISSUING A SECURED CREDIT CARD
09/761,328	01/16/01	6,782,375	08/24/04	Granted	NEURAL NETWORK BASED DECISION PROCESSOR AND METHOD
10/161,347	05/31/02			Pending	ACCOUNT OPENING SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT
10/262,379	09/30/02				CAPITAL ALLOCATION MODEL
10/226,681	08/22/02				METHOD, SYSTEM AND COMPUTER PROGRAM FOR FURNISHING INFORMATION TO CUSTOMER REPRESENTATIVES
10/830,683	04/23/04				METHOD AND SYSTEM FOR PROVIDING CREDIT- RELATED INFORMATION TO FINANCIAL INSTITUTION CUSTOMERS
11/155,386	06/17/05	7,676,459	03/09/10	Granted	METHOD AND SYSTEM FOR CREATING AND MAINTAINING AN INDEX FOR TRACKING FILES RELATING TO PEOPLE

Assignment of Patent Rights 53005-8000/LEGAL23002217.1

RECORDED: 03/23/2012

PATENT REEL: 027919 FRAME: 0149