

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
Brian Ericksen	01/07/2002
RECEIVING PARTY DATA	
Name:	American Express
Street Address:	200 Vesey Street
City:	New York
State/Country:	NEW YORK
Postal Code:	10285-4900
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	13467963
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ATTORNEY DOCKET NUMBER:	60655.7817
NAME OF SUBMITTER:	Howard I. Sobelman
Total Attachments: 2 source=606557817_ASSIGN#page1.tif source=606557817_ASSIGN#page2.tif	

CH \$40.00 13467963

ASSIGNMENT

THIS ASSIGNMENT, made by me, Brian Ericksen, a citizen of the United Kingdom, residing at Kingston Place, Middle Way, Kingston Gorse, East Preston, West Sussex BN16 1SB, United Kingdom,

WITNESSETH: That,

WHEREAS, I am the sole inventor of certain new and useful improvements in SYSTEMS, METHODS AND COMPUTER PROGRAMS FOR OFFERING CONSUMER LOANS HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER for which an application for United States Letters Patent has been filed in the United States Patent and Trademark Office on October 5, 2001, under Application No. 09/972,785, and which application claimed priority from Application No. 60/238,186, filed October 5, 2000, all applications listed above being hereinafter referred to as the "subject applications"; and

WHEREAS, AMERICAN EXPRESS, a New York corporation having a principal place of business at World Financial Center, 200 Vesey Street, County of New York, State of New York, hereinafter referred to as assignee, is desirous of acquiring the entire right, title, and interest in and to said invention as described in said application, and in and to any and all Letters Patent which shall be granted therefor in the United States of America and all foreign countries;

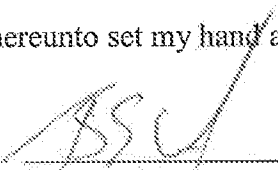
NOW, THEREFORE, To Whom It May Concern, be it known that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I have sold and by these presents do hereby sell, assign, transfer, and convey unto the said assignee, its successors and assigns, the entire right, title, and interest in and to the said invention and application, and in and to any and all continuations, continuations-in-part, or divisions thereof, and in and to any and all Letters Patent of the United States of America and all foreign countries or reissues, reexaminations, or extensions thereof which may be granted therefor or thereon, for the full end of the term for which said Letters Patent may be granted, together with the right to claim the priority of said application in all foreign countries in accordance with the International Convention, the same to be held and enjoyed by said assignee, its successors, and assigns, as fully and entirely as the same would have been held and enjoyed by me if this assignment and sale had not been made.

I hereby request that said Letters Patent be issued in accordance with this assignment.

I further covenant and agree that, at the time of the execution and delivery of these

presents, I possess full title to the invention and application above-mentioned, and that I have the unencumbered right and authority to make this assignment.


I further covenant and agree to bind my heirs, legal representatives, and assigns promptly to communicate to said assignee or its representatives any facts known to me relating to said invention, to testify in any interference or legal proceedings involving said invention, to execute any additional papers which may be requested to confirm the right of the assignee, its representatives, successors or assigns to secure patent or similar protection for the said invention in all countries and to vest in the assignee complete title to the said invention and Letters Patent, without further compensation, but at the expense of said assignee, its successors, assigns, and other legal representatives.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 7 day of January, 2002 RE


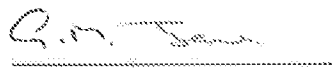
Brian Ericksen

I, hereby certify that Brian Ericksen personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand, this the 7th day of January, 2002



Witness



Witness