

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

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>Raj Bissoon</td> <td>12/10/2010</td> </tr> <tr> <td>Donald Charles Plumley</td> <td>04/19/2012</td> </tr> </tbody> </table>		Name	Execution Date	Raj Bissoon	12/10/2010	Donald Charles Plumley	04/19/2012				
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RECEIVING PARTY DATA											
<table border="1"> <tr> <td>Name:</td> <td>Assurant, Inc.</td> </tr> <tr> <td>Street Address:</td> <td>One Chase Manhattan Plaza</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>10005</td> </tr> </table>		Name:	Assurant, Inc.	Street Address:	One Chase Manhattan Plaza	City:	New York	State/Country:	NEW YORK	Postal Code:	10005
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PROPERTY NUMBERS Total: 1											
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CORRESPONDENCE DATA											
<p>Fax Number: (704)444-1111 Phone: 704-444-1000 Email: usptomail@alston.com <i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i></p> <p>Correspondent Name: Alston & Bird LLP Address Line 1: 101 South Tryon Street Address Line 2: Suite 4000 Address Line 4: Charlotte, NORTH CAROLINA 28280-4000</p>											
ATTORNEY DOCKET NUMBER:	006128/398398										
NAME OF SUBMITTER:	Charles A. Leyes, Reg. 61,317										
Total Attachments: 3 source=398398Assignment#page1.tif source=398398Assignment#page2.tif source=398398Assignment#page3.tif											

CH \$40.00 12965299

ASSIGNMENT - WORLDWIDE

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each undersigned inventor has sold and assigned, and by these presents hereby sells and assigns, unto

ASSURANT, INC.
One Chase Manhattan Plaza
New York, New York 10005

its successors and assigns, the entire right, title and interest, so far as concerns the United States and the Territories and Possessions thereof and all foreign countries in and to the invention in **"FINANCIAL SYSTEMS AND METHODS FOR PROVIDING A CREDIT FACILITY TO INDIVIDUALS TO COVER PRE-AUTHORIZED CHARGES"**

as set forth in this United States Patent Application

- ☒ executed concurrently herewith
- ☐ executed on _____
- ☒ Application No. 12/965,299; filed December 10, 2010
- ☐ Application claims priority from Application No. _____, filed _____, all applications listed above being hereinafter referred to as the "application(s)";

(We hereby authorize and request the Assignee and its attorney, (Alston & Bird LLP) to insert above the application number and filing date of said application when known.)

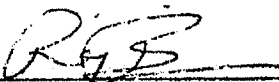
said application for United States Letters Patent, including all divisional, renewal, substitute, continuation, nonprovisionals, continuation-in-parts, and Convention applications based in whole or in part upon said inventions or upon said applications, and any and all Letters Patent and reissues, reexaminations, and extensions of Letters Patent granted for said inventions or upon said applications and every priority right that is or may be predicated upon or arise from said inventions, said applications, and said Letters Patent; said Assignee being hereby authorized to file patent applications in any or all countries on any or all said inventions in the name of the undersigned or in the name of said Assignee or otherwise as said Assignee may deem advisable, under the International Convention or otherwise; the Commissioner of Patents and Trademarks of the United States of America being hereby authorized to issue or transfer all said Letters Patent to said Assignee in accordance herewith; this assignment being under covenant, not only that full power to make the same is had by the undersigned, but also that such assigned right is not encumbered by any grant, license, or other right theretofore given, and that the undersigned will do all acts reasonably serving to ensure that the said inventions, patent applications and Letters Patent shall be held and enjoyed by said Assignee as fully and entirely as the same could have been held and enjoyed by the undersigned if this assignment had not been made, and particularly to execute and deliver to said Assignee all lawful documents including petitions, specifications, oaths, assignments, invention disclaimers, declarations, and lawful affidavits in form and substance which may be requested by said Assignee, to furnish said Assignee with all

facts relating to said inventions or the history thereof and any and all documents, photographs, models, samples or other physical exhibits which may embody said inventions, and to testify in any proceedings relating to said inventions, patent applications, and/or Letters Patent.

The undersigned hereby grant(s) an authorized representative of Assignee the power to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

This Assignment is deemed to be effective at least as early as _____ (the earliest priority date).

December 10, 2010
Date


Raj Bissoon

STATE OF Ontario)
COUNTY OF Canada)

I, _____, a Notary Public for said County and State, do hereby certify that Raj Bissoon personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the _____ day of _____, 2010.

(Official Seal)

Notary Public

My commission expires: _____

The undersigned hereby grant(s) an authorized representative of Assignee the power to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

April 19, 2012
Date

Donald Plumley
Donald Plumley

STATE OF _____)

COUNTY OF _____)

I, _____, a Notary Public for said County and State, do hereby certify that Donald Plumley personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the _____ day of _____, 2010.

(Official Seal)

Notary Public

My commission expires: _____