

## 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>Christer J. DiChiara</td> <td>03/11/2013</td> </tr> <tr> <td>Randall P. Mitchum</td> <td>01/15/2013</td> </tr> <tr> <td>Mindy Ferguson</td> <td>01/10/2013</td> </tr> <tr> <td>Kristin M. LaFevre</td> <td>01/15/2013</td> </tr> <tr> <td>James Andrew Jackson</td> <td>03/16/2013</td> </tr> </tbody> </table>		Name	Execution Date	Christer J. DiChiara	03/11/2013	Randall P. Mitchum	01/15/2013	Mindy Ferguson	01/10/2013	Kristin M. LaFevre	01/15/2013	James Andrew Jackson	03/16/2013
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RECEIVING PARTY DATA													
Name:	Experian Information Solutions, Inc.												
Street Address:	475 Anton Blvd.												
City:	Costa Mesa												
State/Country:	CALIFORNIA												
Postal Code:	92626												
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>13594448</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13594448								
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Application Number:	13594448												
CORRESPONDENCE DATA													
Fax Number:	9497609502												
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>													
Phone:	949-760-0404												
Email:	2awl@knobbe.com												
Correspondent Name:	Knobbe, Martens, Olson & Bear LLP												
Address Line 1:	2040 Main Street												
Address Line 2:	14th Floor												
Address Line 4:	Irvine, CALIFORNIA 92614												
ATTORNEY DOCKET NUMBER:	EXP.366P1												
NAME OF SUBMITTER:	Andrew W. Lloyd												

OP \$40.00 13594448

Signature:	/Andrew Lloyd/
Date:	04/23/2013
Total Attachments: 8 source=EXP_366P1_Assignment#page1.tif source=EXP_366P1_Assignment#page2.tif source=EXP_366P1_Assignment#page3.tif source=EXP_366P1_Assignment#page4.tif source=EXP_366P1_Assignment#page5.tif source=EXP_366P1_Assignment#page6.tif source=EXP_366P1_Assignment#page7.tif source=EXP_366P1_Assignment#page8.tif	

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**ASSIGNMENT AGREEMENT**

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 24<sup>th</sup> day of August, 2012, and is by **Christer J. DiChiara**, a **United States** citizen, residing in **San Diego, CA**, and having a mailing address of **475 Anton Blvd., Costa Mesa, CA 92626**, **Randall P. Mitchum**, a **United States** citizen, residing in **Tustin, CA**, and having a mailing address of **475 Anton Blvd., Costa Mesa, CA 92626**, **Mindy Ferguson**, a **United States** citizen, residing in **Irvine, CA**, and having a mailing address of **475 Anton Blvd., Costa Mesa, CA 92626**, **Kristin M. LeFevre**, a **United States** citizen, residing in **Orange, CA**, and having a mailing address of **475 Anton Blvd., Costa Mesa, CA 92626**, and **James Andrew Jackson**, a **United States** citizen, residing in **Bartlett, IL**, and having a mailing address of **475 Anton Blvd., Costa Mesa, CA 92626** (each individually and collectively referred to as "ASSIGNOR").

ASSIGNOR has conceived of one or more inventions, and/or has invented new and useful improvements, (collectively referred to as the "Invention") disclosed in a patent application ("Application") filed in the United States Patent and Trademark Office on August 24, 2012, Application No. 13/594,448, entitled **SYSTEMS AND METHODS FOR PERMISSION ARBITRATED TRANSACTION SERVICES**,

WHEREAS, **Experian Information Solutions, Inc.**, an **Ohio** Corporation, having offices at **475 Anton Boulevard, Costa Mesa, California 92626** (hereinafter the "ASSIGNEE"), desires to acquire and confirm the entire right, title, and interest in and to the Invention and the Application, as well as all related intellectual property rights as further set forth herein.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, ASSIGNOR agrees to assign and does hereby assign, transfer, and set over to ASSIGNEE, its successors, legal representatives, and assigns, to the extent not already done so to ASSIGNEE, the entire right, title, and interest throughout the world in and to each of the following:

A. The Invention, including without limitation any improvements thereto, whether conceived and/or reduced to practice by ASSIGNOR alone or jointly with anyone else;

B. The Application, including without limitation any of ASSIGNOR'S inventions that may be disclosed therein, and any other applications in which the Invention is disclosed; all provisional and nonprovisional applications relating to the Application or claiming the benefit thereof that have been or may hereafter be filed in the United States or in any foreign country and all continuations, divisionals, and continuations in part of the Application (collectively, "Related Applications"); and all U.S. and foreign patents which may be granted on the Application and the Related Applications, and all reissues, re-examinations, and extensions of such patents.

C. Any other related intellectual property rights such as, but not limited to, copyright rights, copyrightable subject matter, know how, trade secrets, design rights, copyright registrations, reproduction rights, and ASSIGNOR waives any and all moral rights under 17 U.S.C. § 106A or otherwise.

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D. Those items of ASSIGNOR'S tangible property embodying or describing the Invention, including without limitation all documents, drawings, prototypes, models, test results, designs, materials, computer programs and data, and the like, which, if not presently in the possession of ASSIGNEE, will be delivered to ASSIGNEE immediately upon request.

E. All causes of action for infringement of, all damages for, and all remedies for all rights related to the Invention, the Application, and/or the Related Applications, and all legal rights to enforce the same against third parties and to retain the entire proceeds therefrom, whether accruing before or after this Assignment.

ASSIGNOR AGREES, without further consideration or compensation, to communicate to ASSIGNEE, its successors, legal representatives, and assigns any facts of which ASSIGNOR has knowledge respecting the Invention, Application, or Related Applications; to assist in the preparation of any other applications relating to the invention, to testify in any legal proceeding; to sign all documents, make all rightful oaths and declarations; and to generally do everything possible to aid ASSIGNEE, its successors, legal representatives, and assigns in obtaining and enforcing patents for the Invention in all countries. ASSIGNEE agrees to reimburse ASSIGNOR'S reasonable expenses in carrying out his/her obligations under this Agreement, but only upon ASSIGNEE'S prior written approval of such expenses which in no event shall include ASSIGNOR'S time or legal expense.

AND ASSIGNOR FURTHER AGREES AS FOLLOWS:

A. This Agreement is binding on ASSIGNOR, its officers, agents, employees, heirs, successors, assigns, affiliates, and those entities acting under its direction and control, and shall inure to the benefit of ASSIGNEE, its successors and assigns. This Agreement, and the rights and obligations arising hereunder, are not assignable or transferable by ASSIGNOR, by operation of law or otherwise, and any attempt to do so shall be null and void. This Agreement is fully assignable by ASSIGNEE. The obligations set forth in this Agreement shall survive the term of any employment agreement or any other affiliation between the ASSIGNEE and ASSIGNOR.

B. If ASSIGNOR cannot be located or is unable or unwilling to sign documents as required hereunder, ASSIGNOR agrees to and does hereby appoint ASSIGNEE as ASSIGNOR'S attorney-in-fact for the limited purpose of executing all documents and performing all other acts necessary to give effect and legality to the provisions of this Agreement. ASSIGNOR acknowledges that this appointment is coupled with an interest and is irrevocable.

C. This Agreement shall be governed and construed in accordance with the laws of the state of California, U.S.A. without regard to conflicts of law provisions. The exclusive jurisdiction for any legal proceeding regarding this Agreement shall be in the in the state or federal courts of California, in the county of Orange, and the parties expressly agree that jurisdiction and venue are proper in said courts. In the event that any legal action becomes necessary to enforce or interpret the terms of this Agreement, the prevailing party shall be entitled, in addition to its court costs, to such reasonable attorneys' fees, expert witness fees and legal expenses as shall be fixed by a court of competent jurisdiction.

D. ASSIGNOR acknowledges that, to the best of his or her knowledge, the Invention is patentable, and further agrees not to take any action, or to assist or request any third party, in, challenging or opposing, on any grounds whatsoever, ASSIGNEE'S rights granted under this Agreement, or the validity or enforceability of such rights. ASSIGNOR further acknowledges

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that ASSIGNEE'S patent counsel presenting this Agreement does not represent ASSIGNOR personally, and ASSIGNOR has the right to seek independent counsel of his or her choosing. No course of conduct or dealing between the parties shall act as an amendment, modification or waiver of any provision of this Agreement, and only an amendment, modification or waiver which is contained in a written agreement signed by both ASSIGNEE and ASSIGNOR shall be effective.

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 11 day of MARCH, 2013.

  
\_\_\_\_\_  
Christer J. DiChiara

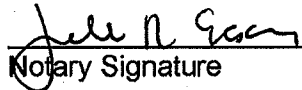
STATE OF \_\_\_\_\_ }  
COUNTY OF \_\_\_\_\_ } ss.

On San Diego before me, Julie R. Eason

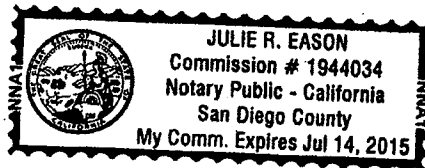
personally appeared Christer J. DiChiara  
who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
\_\_\_\_\_  
Notary Signature

[SEAL]



IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 15<sup>th</sup> day of January, 2013.



Randall P. Mitchum

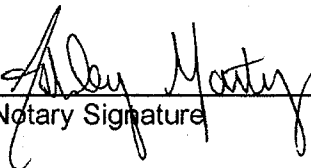
STATE OF California }  
                                  } ss.  
COUNTY OF Orange }

On January 15, 2013 before me, Ashley Marty, Notary Public

personally appeared Randall P. Mitchum  
who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
\_\_\_\_\_  
Notary Signature



[SEAL]

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

Mindy Ferguson  
Mindy Ferguson

STATE OF California }  
COUNTY OF orange } ss.

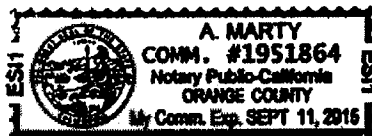
On January 10, 2013 before me, Ashley Marty, Notary Public

personally appeared Mindy Ferguson who 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Ashley Marty  
Notary Signature



[SEAL]



IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 15th day of January, 2013.

  
\_\_\_\_\_  
Kristin M. LeFevre

STATE OF California }  
COUNTY OF Orange } ss.

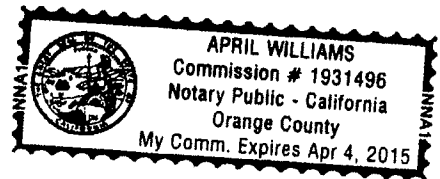
On January 15, 2013 before me, April Williams, Notary Public,  
personally appeared Kristin M. LeFevre

who 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

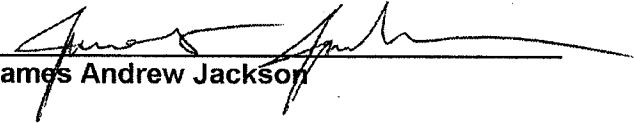
WITNESS my hand and official seal.

April Williams  
\_\_\_\_\_  
Notary Signature



[SEAL]

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 16<sup>th</sup> day of March, 2013.

  
James Andrew Jackson

STATE OF IL }  
COUNTY OF DuPage } ss.

On 3/16/13 before me, Lisa Bologna

personally appeared James Andrew Jackson  
who 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/her/their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Illinois that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Notary Signature

[SEAL]

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