PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:			NEW ASSIGNMENT			
NATURE OF CONVEYANCE:			ASSIGNMENT			
CONVEYING PARTY DATA						
Name Execution Date						
				09/26/2013		
RECEIVING PARTY DATA						
Name:	LENDDO, LIM					
Street Address:	73 CONNAUGHT ROAD					
Internal Address:	2207 CHINA INSURANCE GROUP BUILDING					
City:	CENTRAL					
State/Country:	HONG KONG	HONG KONG				
PROPERTY NUMBERS Total: 3						
Property Type			Number			
Application Number: 61432		61432	523			
PCT Number:		US201	432523 2012021106 349397			
Application Number:		13349				
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ATTORNEY DOCKET NUMBER:			LEND-0002			
NAME OF SUBMITTER:			JOHN W. LABATT			
Signature:			/John W. LaBatt/			
				PATENT		
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Total Attachments: 2 source=LEND-0002_Assignment_Signed#page1.tif

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ASSIGNMENT OF PATENT APPLICATION

FOR GOOD AND VALUABLE CONSIDERATION,

I, the undersigned, have agreed and hereby agree to assign for good and valuable consideration, receipt of which is hereby expressly acknowledged, and do hereby sell, assign and transfer unto

Lenddo, Limited

a company organized under the laws of Hong Kong as Assignee, and its successors, assigns and legal representatives, the entire right, title and interest, for all countries in and to certain inventions relating to

SYSTEMS AND METHODS FOR USING ONLINE SOCIAL FOOTPRINT FOR AFFECTING LENDING PERFORMANCE AND CREDIT SCORING

described in:

- (a) a United States Provisional Application, Serial No. 61/432,523, filed on 13 January 2011;
- (b) an application for Letters Patent of the United States, Serial No. 13/349,397, filed on 12 January 2012; and
- (c) an International Application filed under the Patent Cooperation Treaty, Application No. PCT/US2012/021106,

and the invention(s) and improvement(s) set forth therein, and any and all continuations, continuations-in-part, divisionals, and renewals of and substitutes for one or more of the applications for said Letters Patent, and all the rights and privileges under any and all Letters Patent that may be granted therefor in any country, and any reissues, or reexaminations, or extensions of said Letters Patent. I request that any and all Letters Patent for said inventions be issued to said Assignee, its successors, assigns and legal representatives, or to such nominees as it may designate.

I agree that, when requested, I will, without charge to said Assignee but at its expense, sign all papers, take all rightful oaths, and do all acts which may be necessary, desirable or convenient for securing and maintaining patents for said inventions in any and all countries and for vesting title thereto in said Assignee, its successors, assigns and legal representatives or nominees.

I authorize and empower the Assignee, its successors, assigns and legal representatives or nominees, to invoke and claim for any application for patent or other form of protection for said inventions filed by it or them, the benefit of the right of priority provided by the International Convention for the Protection of Industrial Property, as amended, or by any convention which may henceforth be substituted for it, and to invoke and claim such right of priority without further written or oral authorization from me.

I hereby consent that a copy of this assignment shall be deemed a full legal and formal equivalent of any assignment, consent to file or like document which may be required in any country for any purpose and more particularly in proof of the right of the Assignee or nominee to

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claim the aforesaid benefit of the right of priority provided by the International convention which may henceforth be substituted for it.

I covenant with the Assignce, its successors, assigns and legal representatives, that the rights and property herein conveyed are free and clear of any encumbrance, and that I have full right to convey the same as herein expressed.

IN WITNESS WHEREOF, I have hereunto signed my name on the day and year set forth below.

1/ 11 36 _____ Date: <u>_____6 - 2013</u>____ Signature:

. . .

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Patent Application Assignment

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RECORDED: 10/16/2013