

PATENT ASSIGNMENT COVER SHEET

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 Stylesheet Version v1.2

EPAS ID: PAT2760279

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
ANTONELLO LODDO	03/05/2014
LU SU	02/26/2014
LEONARD ROSEMAN	03/02/2014
RAM NARAYAN	03/04/2014
RECEIVING PARTY DATA	
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PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	14202356
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ATTORNEY DOCKET NUMBER:	05793.3285-00
NAME OF SUBMITTER:	JESSICA L.A. MARKS
SIGNATURE:	/Jessica L.A. Marks/
DATE SIGNED:	03/10/2014
This document serves as an Oath/Declaration (37 CFR 1.63).	
Total Attachments: 4	
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**ASSIGNMENT AND DECLARATION AND POWER OF ATTORNEY FOR
UTILITY OR DESIGN PATENT APPLICATION**

ASSIGNMENT:

WHEREAS We, the below named inventors, (hereinafter referred to as Assignors), of a claimed invention in an application for United States Letters Patent entitled:

SYSTEMS AND COMPUTER-IMPLEMENTED PROCESSES FOR MODEL-BASED UNDERWRITING
filed herewith; and

WHEREAS, Capital One Financial Corporation
a corporation of Delaware

whose post office address is 1680 Capital One Drive, McLean, VA 22102

(hereinafter referred to as Assignee), is desirous of securing the entire right, title, and interest in and to this invention, the application for United States Letters Patent on this invention and the Letters Patent to be issued upon this application;

NOW THEREFORE, be it known that, for good and valuable consideration the receipt of which from Assignee is hereby acknowledged, WE, as Assignors, have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over unto the Assignee, its lawful successors and assigns, my/our entire right, title, and interest in and to this invention and this application, and all divisions, and continuations thereof, and all Letters Patent of the United States which may be granted thereon, and all reissues thereof; and WE hereby authorize and request the Director of the United States Patent and Trademark Office to issue all Letters Patent for this invention to Assignee, its successors and assigns, in accordance with the terms of this Assignment;

AND, WE HEREBY further covenant and agree that We will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to us respecting this invention and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors and assigns, execute all divisional, continuation, and reissue applications, make all rightful oaths and generally do everything possible to aid Assignee, its successors and assigns, to obtain and enforce proper patent protection for this invention in the United States, it being understood that any expense incident to the execution of such papers shall be borne by the Assignee, its successors and assigns.

AND, WE HEREBY authorize and request that the attorneys having Power of Attorney in this application, insert here in parentheses (Application No. _____, filed _____) the filing date and application number of said application when known.

DECLARATION:

As a named inventor below, I hereby declare that: (1) This declaration is directed to the above-identified application; (2) the above-identified application was made or authorized to be made by me; (3) my residence and mailing address are as stated below next to my name; and (4) I believe I am an original inventor or an original joint inventor of a claimed invention in the application. I hereby acknowledge that any willful false statements made in this declaration are punishable by fine or imprisonment of not more than five (5) years, or both, under section 1001 of Title 18 of the United States Code.

As a below named inventor, I have reviewed and understand the contents of the application, including the claims, and am aware of the duty to disclose to the US PTO all information known to me to be material to patentability as defined in 37C.F.R. § 1.56.

Authorization To Permit Access To Application by Participating Offices:

☒ If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the above-identified patent application is filed access to the above-identified patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the Applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the above-identified application is filed to have access to the above identified patent application.

In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the above-identified patent application with respect to: 1) the above-identified patent application-as-filed; 2) any foreign application to which the above-identified patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the above-identified patent application; and 3) any U.S. application-as-filed from which benefit is sought in the above-identified patent application.

In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing the Authorization to Permit Access to Application by Participating Offices.

POWER OF ATTORNEY:

I hereby appoint the patent practitioners associated with **FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., CUSTOMER NUMBER 22,852** to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

1. LEGAL NAME OF SOLE OR FIRST INVENTOR Antonello Loddo	SIGNATURE <i>Antonello Loddo</i>	DATE 3/5/14
MAILING ADDRESS 127 Springs Avenue Gettysburg, PA 17325		RESIDENCE Gettysburg, PA
2. LEGAL NAME OF SECOND INVENTOR Lu Shi	SIGNATURE	DATE
MAILING ADDRESS 1050 Harriman Street Great Falls, VA 22066		RESIDENCE Great Falls, VA
3. LEGAL NAME OF THIRD INVENTOR Leonard Roseman	SIGNATURE	DATE
MAILING ADDRESS 3314 Grove Avenue Richmond, VA 23221-2819		RESIDENCE Richmond, VA
4. LEGAL NAME OF FOURTH INVENTOR Ram Narayan	SIGNATURE	DATE
MAILING ADDRESS 3049 Military Road Arlington, VA 22207		RESIDENCE Arlington, VA

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☒ If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the above-identified patent application is filed access to the above-identified patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the Applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the above-identified application is filed to have access to the above identified patent application.

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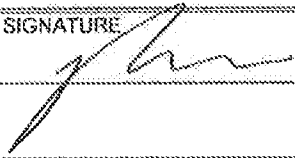
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