

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT2857796

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
GREGORY THOMAS OLSON	04/22/2014
VIJAY PRAKASH SIVAJI	04/22/2014
NELSON YU	04/22/2014
RALPH KEITH MONTEATH	05/06/2014
RECEIVING PARTY DATA	
Name:	CONSUMERINFO.COM, INC.
Street Address:	535 ANTON BLVD., SUITE 100
City:	COSTA MESA
State/Country:	CALIFORNIA
Postal Code:	92626
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	14255366
CORRESPONDENCE DATA	
Fax Number:	(949)760-9502
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>	
Phone:	(949)760-0404
Email:	EFILING@KNOBBE.COM
Correspondent Name:	KNOBBE, MARTENS, OLSON & BEAR, LLP
Address Line 1:	2040 MAIN STREET
Address Line 2:	FOURTEENTH FLOOR
Address Line 4:	IRVINE, CALIFORNIA 92614
ATTORNEY DOCKET NUMBER:	EXP.655A2
NAME OF SUBMITTER:	RUSSELL M. JEIDE
SIGNATURE:	/Russell M. Jeide/
DATE SIGNED:	05/15/2014
	This document serves as an Oath/Declaration (37 CFR 1.63).
Total Attachments: 16	
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COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 1 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Gregory Thomas Olson**Appl. No.: **14/255,366**Filing Date: **April 17, 2014*****Declaration***

This Declaration is directed to the application identified above that:

Was filed **April 17, 2014** as U.S. Application No. **14/255,366** and incorporating any amendments made thereto prior to the signature date of this Declaration.

As a named inventor, I declare that:

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of subject matter which is described in the above-identified application, including a claimed invention.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 USC 1001 by fine or imprisonment of not more than five (5) years, or both.

I have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

Assignment from Inventor

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 17th day of April, 2014 and is by **Gregory Thomas Olson** (an individual, hereinafter "ASSIGNOR"), residing in **Trabuco Canyon, California**, and having a mailing address of **535 Anton Blvd., Suite 100, Costa Mesa, California, 92626**.

WHEREAS ASSIGNOR has conceived of one or more inventions, and/or has invented certain new and useful improvements, technology, inventions, developments, ideas or discoveries (collectively referred to as the "Invention") related to and/or disclosed in the above-referenced patent application ("Application") which has been filed in the United States ("U.S.") Patent and Trademark Office on the date identified above with the application number as set forth above or will be filed in the U.S. Patent and Trademark Office, and has agreed to assign or is under an obligation to assign ASSIGNOR's rights in the Invention and Application to the below identified Assignee.

AND **ConsumerInfo.com, Inc.**, a **California** corporation having offices at **535 Anton Blvd., Suite 100, 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 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 hereby acknowledges that ASSIGNOR has sold, assigned, transferred and set over, and/or by these presents ASSIGNOR does hereby assign, transfer and set over, unto ASSIGNEE, its successors, legal representatives and assigns, to the extent not already done so, the entire right, title, and interest throughout the world in the Application and the Invention, including all "Patent Properties" filed or issued upon the Application and the Invention; where "Patent Properties" include, but are not limited to:

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 2 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Gregory Thomas Olson**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

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 applications related thereto (including but not limited to U.S. Provisional Application No(s). **61/870,666**, and **61/815,194** filed **August 27, 2013**, **April 23, 2013** (respectively, if plural applications)); all nonprovisional and design applications relating to the Application or claiming the benefit of the Application and/or the aforementioned provisional application(s) that have been or may hereafter be filed in the U.S. or in any foreign country and all continuations, divisionals, and continuations-in-part of the Application (all of the foregoing 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. All rights of priority under International Conventions and any related letters Patent which may hereafter be granted or filed in any country or countries foreign to the U.S., all extensions, renewals and resissues thereof;

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

E. 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.

AND ASSIGNOR hereby acknowledges the ASSIGNEE as the Applicant for all Patent Properties, including the Invention, authorizes ASSIGNEE to make and/or file, at ASSIGNEE's sole discretion, any and all Patent Properties and related documents, and authorizes and requests the Commissioner of Patents of the U.S., and any Official of any country or countries foreign to the U.S., whose duty it is, to issue any Patent Properties to the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND ASSIGNOR DOES HEREBY assign, transfer, and convey to ASSIGNEE, its successors, legal representatives, and assigns all causes of action, rights of enforcement, claims for damages, and all remedies relating to the Patent Properties arising out of any violation of the rights assigned hereby that may have accrued prior to the date of assignment to ASSIGNEE, or may accrue hereafter, including, but not limited to, the right to sue for, collect, and retain damages, and all proceeds for past infringements of the Patent Properties.

AND ASSIGNOR DOES HEREBY covenant and agree that ASSIGNOR, without further consideration or compensation, will communicate to ASSIGNEE, its successors, legal representatives and assigns, any facts known to ASSIGNOR respecting the Invention and/or the Patent Properties, and testify in any legal

PATENT**REEL: 032907 FRAME: 0109**

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

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Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Gregory Thomas Olson**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

proceeding, assist in the preparation of any Patent Properties, sign/execute all lawful papers, execute and make all rightful oaths and/or declarations in connection with any Patent Properties, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for the Patent Properties 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 the Patent Properties are valid, 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 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.

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))

Application Data Sheet filed previously or concurrently

Docket No.: **EXP.655A2**

Page 4 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**

Inventor: **Gregory Thomas Olson**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

Legal Name of inventor: **Gregory Thomas Olson**

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 22 day of April, 2014.

Signature: *[Handwritten Signature]* Date: 4/22/14
Signature before a Notary is desirable but not required.

STATE OF CALIFORNIA

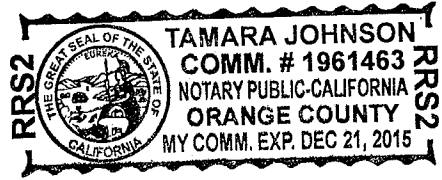
COUNTY OF Orange } ss.

On April 22, 2014 before me, Tamara Johnson, notary public, personally appeared **Gregory Thomas Olson** 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/she executed the same in his/her authorized capacity, and that by his/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.

Tamara Johnson



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COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 1 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Vijay Prakash Sivaji**Appl. No.: **14/255,366**Filing Date: **April 17, 2014*****Declaration***

This Declaration is directed to the application identified above that:

Was filed **April 17, 2014** as U.S. Application No. **14/255,366** and incorporating any amendments made thereto prior to the signature date of this Declaration.

As a named inventor, I declare that:

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of subject matter which is described in the above-identified application, including a claimed invention.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 USC 1001 by fine or imprisonment of not more than five (5) years, or both.

I have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

Assignment from Inventor

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 17th day of April, 2014 and is by **Vijay Prakash Sivaji** (an individual, hereinafter "ASSIGNOR"), residing in **Irvine, California**, and having a mailing address of **535 Anton Blvd., Suite 100, Costa Mesa, California, 92626**.

WHEREAS ASSIGNOR has conceived of one or more inventions, and/or has invented certain new and useful improvements, technology, inventions, developments, ideas or discoveries (collectively referred to as the "Invention") related to and/or disclosed in the above-referenced patent application ("Application") which has been filed in the United States ("U.S.") Patent and Trademark Office on the date identified above with the application number as set forth above or will be filed in the U.S. Patent and Trademark Office, and has agreed to assign or is under an obligation to assign ASSIGNOR's rights in the Invention and Application to the below identified Assignee.

AND **ConsumerInfo.com, Inc.**, a **California** corporation having offices at **535 Anton Blvd., Suite 100, 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 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 hereby acknowledges that ASSIGNOR has sold, assigned, transferred and set over, and/or by these presents ASSIGNOR does hereby assign, transfer and set over, unto ASSIGNEE, its successors, legal representatives and assigns, to the extent not already done so, the entire right, title, and interest throughout the world in the Application and the Invention, including all "Patent Properties" filed or issued upon the Application and the Invention; where "Patent Properties" include, but are not limited to:

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 2 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Vijay Prakash Sivaji**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

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 applications related thereto (including but not limited to U.S. Provisional Application No(s). **61/870,666**, and **61/815,194** filed **August 27, 2013**, **April 23, 2013** (respectively, if plural applications)); all nonprovisional and design applications relating to the Application or claiming the benefit of the Application and/or the aforementioned provisional application(s) that have been or may hereafter be filed in the U.S. or in any foreign country and all continuations, divisionals, and continuations-in-part of the Application (all of the foregoing 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. All rights of priority under International Conventions and any related letters Patent which may hereafter be granted or filed in any country or countries foreign to the U.S., all extensions, renewals and resissues thereof;

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

E. 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.

AND ASSIGNOR hereby acknowledges the ASSIGNEE as the Applicant for all Patent Properties, including the Invention, authorizes ASSIGNEE to make and/or file, at ASSIGNEE's sole discretion, any and all Patent Properties and related documents, and authorizes and requests the Commissioner of Patents of the U.S., and any Official of any country or countries foreign to the U.S., whose duty it is, to issue any Patent Properties to the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND ASSIGNOR DOES HEREBY assign, transfer, and convey to ASSIGNEE, its successors, legal representatives, and assigns all causes of action, rights of enforcement, claims for damages, and all remedies relating to the Patent Properties arising out of any violation of the rights assigned hereby that may have accrued prior to the date of assignment to ASSIGNEE, or may accrue hereafter, including, but not limited to, the right to sue for, collect, and retain damages, and all proceeds for past infringements of the Patent Properties.

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PATENT**REEL: 032907 FRAME: 0113**

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 3 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Vijay Prakash Sivaji**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

proceeding, assist in the preparation of any Patent Properties, sign/execute all lawful papers, execute and make all rightful oaths and/or declarations in connection with any Patent Properties, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for the Patent Properties 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 the Patent Properties are valid, 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 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.

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Page 4 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**


Inventor: **Vijay Prakash Sivaji**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

Legal Name of inventor: **Vijay Prakash Sivaji**

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 22 day of APRIL, 2014.

Signature:  Date: 4/22/2014
Signature before a Notary is desirable but not required.

STATE OF CALIFORNIA

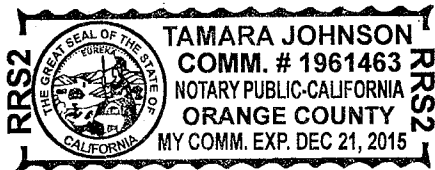
COUNTY OF Orange } ss.

On April 22, 2014, before me, Tamara Johnson, notary public, personally appeared **Vijay Prakash Sivaji** 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/she executed the same in his/her authorized capacity, and that by his/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.





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COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

Page 1 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Nelson Yu**Appl. No.: **14/255,366**Filing Date: **April 17, 2014*****Declaration***

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Assignment from Inventor

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 17th day of April, 2014 and is by **Nelson Yu** (an individual, hereinafter "ASSIGNOR"), residing in **El Monte, California**, and having a mailing address of **535 Anton Blvd., Suite 100, Costa Mesa, California, 92626**.

WHEREAS ASSIGNOR has conceived of one or more inventions, and/or has invented certain new and useful improvements, technology, inventions, developments, ideas or discoveries (collectively referred to as the "Invention") related to and/or disclosed in the above-referenced patent application ("Application") which has been filed in the United States ("U.S.") Patent and Trademark Office on the date identified above with the application number as set forth above or will be filed in the U.S. Patent and Trademark Office, and has agreed to assign or is under an obligation to assign ASSIGNOR's rights in the Invention and Application to the below identified Assignee.

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Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Nelson Yu**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

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Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Nelson Yu**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

make all rightful oaths and/or declarations in connection with any Patent Properties, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for the Patent Properties 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 the Patent Properties are valid, 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 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.

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))

Application Data Sheet filed previously or concurrently

Docket No.: **EXP.655A2**

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Title: **PRESENTING CREDIT SCORE INFORMATION**

Inventor: **Nelson Yu**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

Legal Name of inventor: **Nelson Yu**

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 22 day of April, 2014.

Signature: _____

Date: 4/22/14

Signature before a Notary is desirable but not required.

STATE OF CALIFORNIA

COUNTY OF Orange

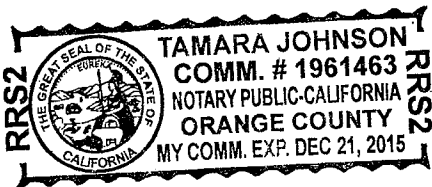
} ss.

On April 22, 2014, before me, Tamara Johnson, notary public, personally appeared **Nelson Yu** 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/she executed the same in his/her authorized capacity, and that by his/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.

Tamara Johnson



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COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))

Application Data Sheet filed previously or concurrently

Docket No.: **EXP.655A2**

Page 1 of 4

Title: **PRESENTING CREDIT SCORE INFORMATION**

Inventor: **Ralph Keith Monteath**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

Declaration

This Declaration is directed to the application identified above that:

Was filed **April 17, 2014** as U.S. Application No. **14/255,366** and incorporating any amendments made thereto prior to the signature date of this Declaration.

As a named inventor, I declare that:

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of subject matter which is described in the above-identified application, including a claimed invention.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 USC 1001 by fine or imprisonment of not more than five (5) years, or both.

I have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

Assignment from Inventor

THIS ASSIGNMENT AGREEMENT ("Agreement") is effective as of the 17th day of April, 2014 and is by **Ralph Keith Monteath** (an individual, hereinafter "ASSIGNOR"), residing in **San Jose, CA**, and having a mailing address of **460 S 4th Street, Unit 1, San Jose, CA 95112**.

WHEREAS ASSIGNOR has conceived of one or more inventions, and/or has invented certain new and useful improvements, technology, inventions, developments, ideas or discoveries (collectively referred to as the "Invention") related to and/or disclosed in the above-referenced patent application ("Application") which has been filed in the United States ("U.S.") Patent and Trademark Office on the date identified above with the application number as set forth above or will be filed in the U.S. Patent and Trademark Office, and has agreed to assign or is under an obligation to assign ASSIGNOR's rights in the Invention and Application to the below identified Assignee.

AND **ConsumerInfo.com, Inc.**, a **California** corporation having offices at **535 Anton Blvd., Suite 100, 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 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 hereby acknowledges that ASSIGNOR has sold, assigned, transferred and set over, and/or by these presents ASSIGNOR does hereby assign, transfer and set over, unto ASSIGNEE, its successors, legal representatives and assigns, to the extent not already done so, the entire right, title, and interest throughout the world in the Application and the Invention, including all "Patent Properties" filed or issued upon the Application and the Invention; where "Patent Properties" include, but are not limited to:

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))

Application Data Sheet filed previously or concurrently

Docket No.: **EXP.655A2**

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Title: **PRESENTING CREDIT SCORE INFORMATION**

Inventor: **Ralph Keith Monteath**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

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 applications related thereto (including but not limited to U.S. Provisional Application No(s). **61/870,666**, and **61/815,194** filed **August 27, 2013**, **April 23, 2013** (respectively, if plural applications)); all nonprovisional and design applications relating to the Application or claiming the benefit of the Application and/or the aforementioned provisional application(s) that have been or may hereafter be filed in the U.S. or in any foreign country and all continuations, divisionals, and continuations-in-part of the Application (all of the foregoing 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. All rights of priority under International Conventions and any related letters Patent which may hereafter be granted or filed in any country or countries foreign to the U.S., all extensions, renewals and reissues thereof;

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

E. 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.

AND ASSIGNOR hereby acknowledges the ASSIGNEE as the Applicant for all Patent Properties, including the Invention, authorizes ASSIGNEE to make and/or file, at ASSIGNEE'S sole discretion, any and all Patent Properties and related documents, and authorizes and requests the Commissioner of Patents of the U.S., and any Official of any country or countries foreign to the U.S., whose duty it is, to issue any Patent Properties to the ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND ASSIGNOR DOES HEREBY assign, transfer, and convey to ASSIGNEE, its successors, legal representatives, and assigns all causes of action, rights of enforcement, claims for damages, and all remedies relating to the Patent Properties arising out of any violation of the rights assigned hereby that may have accrued prior to the date of assignment to ASSIGNEE, or may accrue hereafter, including, but not limited to, the right to sue for, collect, and retain damages, and all proceeds for past infringements of the Patent Properties.

AND ASSIGNOR DOES HEREBY covenant and agree that ASSIGNOR, without further consideration or compensation, will communicate to ASSIGNEE, its successors, legal representatives and assigns, any facts known to ASSIGNOR respecting the Invention and/or the Patent Properties, and testify in any legal proceeding, assist in the preparation of any Patent Properties, sign/execute all lawful papers, execute and

COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))*Application Data Sheet filed previously or concurrently*Docket No.: **EXP.655A2**

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Title: **PRESENTING CREDIT SCORE INFORMATION**Inventor: **Ralph Keith Monteath**Appl. No.: **14/255,366**Filing Date: **April 17, 2014**

make all rightful oaths and/or declarations in connection with any Patent Properties, and generally do everything possible to aid the ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for the Patent Properties 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.

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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.

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COMBINED DECLARATION & ASSIGNMENT (37 CFR 1.63(e))

Application Data Sheet filed previously or concurrently

Docket No.: **EXP.655A2**

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Title: **PRESENTING CREDIT SCORE INFORMATION**


Inventor: **Ralph Keith Monteath**

Appl. No.: **14/255,366**

Filing Date: **April 17, 2014**

Legal Name of inventor: **Ralph Keith Monteath**

IN TESTIMONY WHEREOF, I hereunto set my hand and seal this 6 day of May, 2014.

Signature: 

Date: May 6 2014

Signature before a Notary is desirable but not required.

STATE OF CALIFORNIA

COUNTY OF _____

} ss.

On _____, before me, _____, notary public, personally appeared **Ralph Keith Monteath** 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/she executed the same in his/her authorized capacity, and that by his/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. _____

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