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PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1 Stylesheet Version v1.2

EPAS ID: PAT4685156

SUBMISSION TYPE:	NEW ASSIGNMENT ASSIGNMENT	
NATURE OF CONVEYANCE:		
CONVEYING PARTY DATA		
	Name	Execution Date
Ramsey Devereaux		06/26/2014
David S. Franck		06/27/2014
Karen M. Moritz		06/27/2014
SPENCER READ		06/26/2014
DANIELA WHEELER		06/26/2014
Eric Vaith		06/26/2014
ERIN E. MCCAW		06/26/2014
CHRISTOPHER NORMAN		07/01/2014
JODI J. HEALY		06/27/2014
Bharat Prasad		06/26/2014

Kathleen L. Swain

Michael J. Allen

RECEIVING PARTY DATA

Name: United Services Automobile Association (USAA)	
Street Address: 9800 Fredericksburg Road	
City:	San Antonio
State/Country:	TEXAS
Postal Code:	78288

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	15807735

CORRESPONDENCE DATA

Fax Number:

(877)769-7945

Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.

(512) 226-8135
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PATENT REEL: 044102 FRAME: 0426

07/01/2014 06/30/2014

Address Line 4: MINNEAPOLIS, MINNESOTA 55440-1022			
ATTORNEY DOCKET NUMBER:	US-0962.01C 38781-0429002		
NAME OF SUBMITTER:	TANYA SPARROW		
SIGNATURE:	/Tanya Sparrow/		
DATE SIGNED:	11/13/2017		
Total Attachments: 8			
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THIS ASSIGNMENT, made by:

Ramsey Devereaux, residing at 25014 Bell Mountain, San Antonio, Texas 78255;
David S. Franck, residing at 15650 Robin Ridge, San Antonio, Texas 78248;
Karen Mortiz, residing at 30840 Robin Dale, Fair Oaks Ranch, Texas 78015;
Spencer Read, residing at 10722 Majestic Star, Helotes, Texas 78023;
Daniela Wheeler, residing at 713 River Mountain Dr., Boerne, Texas 78006;
Eric Vaith, residing at 323 West Hollywood, San Antonio, Texas 78212;
Erin McCaw, residing at 503 Avenue A, Apt. 1309, San Antonio, Texas 78215;
Christopher Norman, residing at 15711 Thrush Gate Lane, San Antonio, Texas 78248;
Jodi J. Healy, residing at 5512 Farmside Way, Johns Creek, Georgia 30022;
Bharat Prasad, residing at 114 Sable Heights, San Antonio, Texas 78258;
Kathleen L. Swain, residing at 22241 N. 76th Drive, Peoria, Arizona 85383, and;
Michael J. Allen, residing at 226 Sable Falls, San Antonio, Texas 78258, and;

WHEREAS, Assignors have invented certain new and useful improvements in UTILIZING CREDIT AND INFORMATIC DATA FOR INSURANCE UNDERWRITING PURPOSES, set forth in a Patent Application for Letters Patent of the United States, filed on June 16, 2014 as U.S. Application No. 14/305,732; and

WHEREAS, United Services Automobile Association, a Corporation having its principal place of business at 9800 Fredericksburg Road, San Antonio, Texas 78288 (hereinafter referred to as Assignee), is desirous of acquiring the entire right, title and interest in and to said inventions and said Application for Letters Patent of the United States, and in and to any Letters Patent of the United States to be obtained therefore and thereon.

NOW, THEREFORE, for good and sufficient consideration, the receipt of which is hereby acknowledged, Assignors have sold, assigned, transferred and set over, and by these presents do sell, assign, transfer and set over, unto Assignee, its successors, legal

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representatives and assigns, the entire right, title and interest in and to the above-mentioned inventions and application for Letters Patent, and in and to any and all direct and indirect divisions, continuations and continuations-in-part of said application, and any and all Letters Patent in the United States and all foreign countries which may be granted therefor and thereon, and reissues, reexaminations and extensions of said Letters Patent, and all rights under the International Convention for the Protection of Industrial Property, the same to be held and enjoyed by Assignee, for its own use and benefit and the use and benefit of its successors, legal representatives and assigns, to the full end of the term or terms for which Letters Patent may be granted and/or extended, as fully and entirely as the same would have been held and enjoyed by Assignors, had this sale and assignment not been made.

AND for the same consideration, Assignors hereby represent and warrant to Assignee, its successors, legal representatives and assigns, that, at the time of execution and delivery of these presents, except for any rights, titles and/or interests that have arisen to Assignee under law or that have already been transferred to Assignee, Assignors are the sole and lawful owners of the entire right, title and interest in and to the said inventions and application for Letters Patent above-mentioned, and that the same are unencumbered and that Assignors have good and full right and lawful authority to sell and convey the same in the manner herein set forth.

AND for the same consideration, Assignors hereby covenant and agree to and with Assignee, its successors, legal representatives and assigns that: Assignors will sign all papers and documents, take all lawful oaths and do all acts necessary or required to be done for the procurement, maintenance, enforcement and defense of any Letters Patent and applications for Letters Patent for said inventions, without charge to Assignee, its successors, legal representatives and assigns, whenever counsel of Assignee, or counsel of its successors, legal representatives and assigns, shall advise; that any proceeding in connection with said inventions, or said Patent application for Letters Patent, or any proceeding in connection with any Letters Patent or applications for Letters Patent for said inventions in any country, including but not limited to interference proceedings, is lawful and desirable; and, that any

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division, continuation or continuation-in-part of any application for Letters Patent, or any reissue, reexamination or extension of any Letters Patent, to be obtained thereon, is lawful and desirable.

AND Assignors hereby request the Commissioner of Patent and Trademarks to issue said Letters Patent of the United States to Assignee, as Assignee of said inventions and the Letters Patent to be issued thereon, for the sole use and benefit of Assignee, its successors, legal representatives and assigns.

AND Assignors hereby grant the following individuals the power to insert on this Assignment any further identification which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document:

EDWARDS WILDMAN PALMER LLP

All practitioners at Customer Number 103316

AND Assignors acknowledge an obligation of assignment of this invention to Assignee at the time the invention was made.

Signature:

Date:

Date:

Signature: David S. Franck Signatur Katen Moritz

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Date:

Signature: Spencer Read

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US-0962.01 (93935(311336) Asignment by Inventors

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Date:

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Date: 626/14 Signature Daniela Wheeler Date: Signature: _____ Eric Vaith Date: 265482\$14 Signature: Erin McCaw Date: 7-1-2014 Signature: Christopher Norman Date: Signature: Jodi J. Healy Date: Signature: Bharat Prasad Date: Signature: Kathleen L. Swain Date: 630/14 Signature: Michael J. A llen 4 US-0962.01 (93935(311336)

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ASSIGNMENT BY INVENTORS

÷	Date:		Daniela Wheeler
	Date: 6/26/2014	Signature:	Ain Vailt
	Date:	Signature:	Erin McCaw
	Date: 6/30/2014	Signature:	Christopher Norman
	Date:	Signature:	Jodi J. Healy
	Date:	Signature:	Bharat Prasad
	Date:	Signature:	Kathleen L. Swain
	Date:	Signature:	Michael J. Allen
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÷.

Date:	Signature:	Daniela Wheeler
Date:	Signature:	Eric Vaith
Date:	Signature:	Erin McCaw
Date:	Signature:	Christopher Norman
Date: <u>6/27/14</u>	Signature:	Josh Alest
Date:	Signature:	Bharat Prasad
Date:	Signature:	Kathleen L. Swain
Date:	Signature:	Michael J. Allen
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Date:		Signature;	Daniela Wheeler
Date:		Signature:	Eric Vaith
Date:		Signature:	Erin McCaw
Date:		Signature:	Christopher Norman
Date:	*	Signature:	Jodi J. Healy
Date:	06/26/2014	Signature:	Bharat Bressid
Date:		Signature:	Kathleen L. Swain
Date:		Signature:	Michael J. Allen
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Date:		Signature:	Daniela Wheeler
Date:		Signature:	Bric Valth
Date:	••••••••••••••••••••••••••••••••••••••	Signature:	Erin McCaw
Date:		Signature:	Christopher Norman
Date:		Signature:	Jodi J. Healy
Date	×	Signature:	Bharat Prasad
Date:	7/1/2014	Signature:	Hathleen L. Swain
Date:		Signature:	Michael J. Allen
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PATENT REEL: 044102 FRAME: 0435

RECORDED: 11/13/2017