

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT4718344

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
MARY APELT	09/04/2015
MEGAN EDDS	09/04/2015
KEITH BARRON	09/08/2015
ASHLEY GIBBS	09/04/2015
MATTHEW VISCHULIS	09/08/2015
CARL ASHBY	09/08/2015
BAINING HU	09/04/2015
YI LIU	09/08/2015
DAVID SCHARDT	09/04/2015
RECEIVING PARTY DATA	
Name:	CAPITAL ONE FINANCIAL CORPORATION
Street Address:	1680 CAPITAL ONE DRIVE
City:	MCLEAN
State/Country:	VIRGINIA
Postal Code:	22102
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	15831875
CORRESPONDENCE DATA	
Fax Number:	
<i>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.</i>	
Phone:	571-203-2788
Email:	CapOne_USPTO@finnegan.com
Correspondent Name:	FINNEGAN/CAPITAL ONE
Address Line 1:	901 NEW YORK AVE., NW
Address Line 4:	WASHINGTON, D.C. 20001
ATTORNEY DOCKET NUMBER:	05793.3433-01000
NAME OF SUBMITTER:	DUANE CARVER, JR.

SIGNATURE:	/Duane Carver, Jr./
DATE SIGNED:	12/05/2017
	This document serves as an Oath/Declaration (37 CFR 1.63).
Total Attachments: 7 source=05793_3433Declaration#page1.tif source=05793_3433Declaration#page2.tif source=05793_3433Declaration#page3.tif source=05793_3433Declaration#page4.tif source=05793_3433Declaration#page5.tif source=05793_3433Declaration#page6.tif source=05793_3433Declaration#page7.tif	

ASSIGNMENT AND DECLARATION 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 METHODS FOR PROVIDING A SEPARATE INTEREST RATE FOR AN INDIVIDUAL TRANSACTION
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 in all countries throughout the world, and in and to 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, provisional Application No. 62/048,099, filed September 9, 2014, 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 all rights to claim priority in any foreign country on the basis of the above provisional applications, as well as all rights to claim priority on the basis of this application in any foreign country, and all applications for Letters Patent which may hereafter be filed for this invention in any foreign country and all Letters Patent which may be granted on this invention in any foreign country, and all extensions, renewals, and reissues thereof; and We hereby authorize and request the Director of the United States Patent and Trademark Office and any official of any foreign country whose duty it is to issue patents on applications as described above, 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 covenant that We have the full right to convey the interest assigned by this Assignment, and We have not executed and will not execute any agreement in conflict with 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 me/us respecting this invention, and testify in any legal proceeding, sign all lawful papers when called upon to do so, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in said Assignee, its successors or 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 and any foreign country, 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 37 C.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 to have 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.

IN TESTIMONY WHEREOF, We have hereunto set our hands.

County of _____ }
State of _____ }
ss. Name: Marcie APELT
Address: 11738 Rutgers Drive
Richmond, VA 23233
By: Marcie Apelt
Date: Sept 4, 2015
Subscribed and sworn to before me this _____ day of _____, 20____
_____, Notary Public

County of _____ }
State of _____ }
ss. Name: Megan EDDS
Address: 11804 Leighwood Court
Glen Allen, VA 23060
By: Megan Edds
Date: Sept. 4, 2015
Subscribed and sworn to before me this _____ day of _____, 20____
_____, Notary Public

County of _____)
) ss.
State of _____)

Name: David SCHARDT
Address: 13509 Cottle Lane
Henrico, VA 23113
By: *[Signature]*
Date: 9/9/2015

Subscribed and sworn to before me this _____ day of _____, 20____
_____, Notary Public