

## PATENT ASSIGNMENT COVER SHEET

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<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
CARLOS M. CU CASTRO	08/12/2019
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<b>Property Type</b>	<b>Number</b>
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<b>ATTORNEY DOCKET NUMBER:</b>	378610-000008
<b>NAME OF SUBMITTER:</b>	NICHOLAS PANNO
<b>SIGNATURE:</b>	/Nicholas Panno/
<b>DATE SIGNED:</b>	08/12/2019
<b>Total Attachments: 2</b>	
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DOCKET NO.: 378610-000008

**COMBINED DECLARATION/ASSIGNMENT OF APPLICATION**

WHEREAS, I/we,

**Carlos M. CU CASTRO of Los Angeles, California,**

respectively; have invented certain new and useful improvements in: “ONLINE AUTHENTICATION SYSTEMS AND METHODS” (hereinafter referred to as the “Invention”), for which an application for Letters Patent was filed on August 12, 2019 Application No. 16/538,122 (the “Application”);

The application was made or authorized to be made by the person(s) executing the declaration;

The individual(s) believe(s) himself or herself or themselves to be the original inventor or an original joint inventor(s) of a claimed invention in the application; and

The individual(s) acknowledge(s) that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both;

WHEREAS, **AXOS BANK**, (hereinafter referred to as “ASSIGNEE”), having a place of business at 4350 Le Jolla Village Drive, Suite 140, San Diego, California 92122, is desirous of acquiring the full and exclusive right in and to said Invention, the Application and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States and its territorial possessions and in any and all foreign countries;

NOW, THEREFORE, in consideration of the sum of FIVE DOLLARS (\$5.00), the receipt of which is hereby acknowledged, and for other good and valuable consideration, I/we, by these presents do sell, assign and transfer unto said ASSIGNEE, the full and exclusive right in and to said Invention and said Application in the United States and its territorial possessions and in any and all foreign countries, and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States and its territorial possessions and in any and all foreign countries and in and to any and all subsequent applications based thereon including any and all non-provisional applications, divisions, continuations, substitutions, renewals and reissues thereof together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States of America adheres.

I/we hereby authorize and request the Patent Office Officials in the United States and its territorial possessions and in any and all foreign countries to issue any and all of said Letters Patent, when granted, to said ASSIGNEE as the assignee of my/our entire right, title and interest in and to the same, for the sole use and behoof of said ASSIGNEE and said ASSIGNEE’s successors and assigns, to the full end of the term for which said Letters Patent may be granted, as fully and entirely as the same would have been held by me/us had this Assignment and sale

not been made.

Further, I/we agree that I/we will communicate to said ASSIGNEE or said ASSIGNEE's representatives any facts known to me/us respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, substitute, renewal and reissue applications, execute all necessary assignment papers to cause any and all of said Letters Patent to be issued to said ASSIGNEE, make all rightful oaths, and, generally, do everything possible to aid said ASSIGNEE, and said ASSIGNEE's successors and assigns, to obtain and enforce proper protection for said Invention in the United States and its territorial possessions and in any and all foreign countries.

The undersigned hereby grant(s) the firm of DLA Piper LLP US, Attorneys at Law, One Fountain Square, 11911 Freedom Drive, Suite 300, Reston, Virginia 20195-5602, the power to insert on this Assignment any further identification, **including the application number and filing date**, 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.

Date: 08/12/2019

  
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**Carlos M. CU CASTRO**