

## PATENT ASSIGNMENT COVER SHEET

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EPAS ID: PAT6261713

<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
AARON M. MELIM	08/12/2020
CHRISTINE A. FRANCO	08/14/2020
GLEN W. STEELE	08/09/2020
MISCHA K. MCLACHLAN	08/12/2020
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	APPLE INC.
<b>Street Address:</b>	ONE APPLE PARK WAY
<b>City:</b>	CUPERTINO
<b>State/Country:</b>	CALIFORNIA
<b>Postal Code:</b>	95014
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
<b>Application Number:</b>	16827202
<b>CORRESPONDENCE DATA</b>	
<b>Fax Number:</b>	(925)891-9222
<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>	
<b>Phone:</b>	925-472-6324
<b>Email:</b>	lmoreno@kilpatricktownsend.com
<b>Correspondent Name:</b>	LAURIE MORENO
<b>Address Line 1:</b>	2175 NORTH CALIFORNIA BOULEVARD
<b>Address Line 2:</b>	SUITE 600
<b>Address Line 4:</b>	WALNUT CREEK, CALIFORNIA 94596
<b>ATTORNEY DOCKET NUMBER:</b>	090911-P41999US1-1202036
<b>NAME OF SUBMITTER:</b>	LAURIE MORENO
<b>SIGNATURE:</b>	/Laurie Moreno/
<b>DATE SIGNED:</b>	08/21/2020
<b>Total Attachments: 8</b>	
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**ASSIGNMENT**  
(Patent Application)

JOINT

WHEREAS, Aaron M. Melim, Christine A. Franco, Glen W. Steele, and Mischa K. McLachlan, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: PAYMENT MILESTONES FOR IMPROVED  
FINANCIAL HEALTH

Filing Date: March 23, 2020

Application No.: 16/827,202

WHEREAS, APPLE INC., a corporation of the state of California, located at One Apple Park Way, Cupertino, California 95014, United States of America, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letters Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignors, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Signature: /  / Date: 12-Aug-2020  
Aaron M. Melim

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Christine A. Franco

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Glen W. Steele

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Mischa K. McLachlan

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IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Signature: \_\_\_\_\_  
Aaron M. Melim

Date: \_\_\_\_\_

Signature: / C Franco / Date: 14-Aug-2020  
Christine A. Franco

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Glen W. Steele

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Mischa K. McLachlan

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Signature: \_\_\_\_\_  
Aaron M. Melim

Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Christine A. Franco

Date: \_\_\_\_\_

Signature:           /  /            
Glen W. Steele

Date: 09-Aug-2020

Signature: \_\_\_\_\_  
Mischa K. McLachlan

Date: \_\_\_\_\_



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(Patent Application)

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IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Signature: \_\_\_\_\_  
Aaron M. Melim

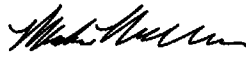
Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Christine A. Franco

Date: \_\_\_\_\_

Signature: \_\_\_\_\_  
Glen W. Steele

Date: \_\_\_\_\_

Signature:           /  /            
Mischa K. McLachlan

Date: 12-Aug-2020