

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

EPAS ID: PAT6866734

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
LIN NI LISA CHENG	08/13/2021
JOSHUA EDWARDS	08/13/2021
PHOEBE ATKINS	08/13/2021
MAX MIRACOLO	08/13/2021
CRUZ VARGAS	08/12/2021
BRIAN MCCLANAHAN	08/14/2021
ALEXANDER LIN	08/16/2021
LOUIS BUELL	08/12/2021
MICHAEL MOSSOBA	08/12/2021
RECEIVING PARTY DATA	
Name:	CAPITAL ONE SERVICES, LLC
Street Address:	1680 CAPITAL ONE DRIVE
City:	MCLEAN
State/Country:	VIRGINIA
Postal Code:	22102
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	17445136
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:	5714320800
Email:	nparcell@harrityllp.com
Correspondent Name:	HARRITY & HARRITY, LLP
Address Line 1:	11350 RANDOM HILLS ROAD
Address Line 2:	SUITE 600
Address Line 4:	FAIRFAX, VIRGINIA 22030
ATTORNEY DOCKET NUMBER:	0104-0445
NAME OF SUBMITTER:	MINDY MCCLELLAND

PATENT

SIGNATURE:	/MINDY MCCLELLAND/
DATE SIGNED:	08/16/2021
	This document serves as an Oath/Declaration (37 CFR 1.63).
Total Attachments: 2 source=0104-0445 Assignment FINAL#page1.tif source=0104-0445 Assignment FINAL#page2.tif	

ASSIGNMENT AND DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION

I am an inventor (referred to below as Assignor) of an invention entitled:

USING EMAIL HISTORY TO ESTIMATE CREDITWORTHINESS FOR APPLICANTS HAVING INSUFFICIENT CREDIT HISTORY

filed herewith. Capital One Services, LLC, a corporation of Delaware whose post office address is 1680 Capital One Drive, McLean, VA 22102 (hereinafter referred to as Assignee), desires to obtain an assignment of this invention;

THEREFORE, for good and valuable consideration, I have sold, assigned, transferred, and set over, and do hereby sell, assign, transfer, and set over to Assignee, its successors and assigns, my entire right, title, and interest in and to this invention, provisional Application No. ___/_____, filed _____, 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 and reexaminations thereof, and all rights to claim priority in any foreign country on the basis of the above provisional application (if any), 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 become 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, reexaminations and reissues thereof; and I authorize and request the Director of the United States Patent and Trademark Office (USPTO) 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, I covenant that I have the full right to convey the interest assigned by this Assignment, and I have not executed and will not execute any agreement in conflict with this Assignment;

AND, I further covenant and agree that I will, without further consideration, communicate with Assignee, its successors and assigns, any facts known to me 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.

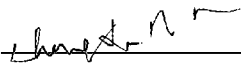
AND, I authorize and request that the attorneys having Power of Attorney in this application, insert here in parentheses (Application No. 17/445,136, filed August 16, 2021) the filing date and application number of said application when known.

DECLARATION:

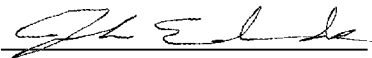
As a named inventor below, I declare that: (1) This declaration is directed to the above-identified application; (2) the above-identified application was made or authorized to be made by me; (3) my residence and mailing address are as stated below next to my name; and (4) I believe I am an original inventor or an original joint inventor of a claimed invention in the application. I 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 USPTO all information known to me to be material to patentability as defined in 37C.F.R. § 1.56.

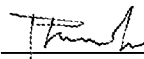
Full legal name of Assignor (Inventor): Lin Ni Lisa CHENG

Signature:  Date: 08/13/2021

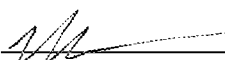
Full legal name of Assignor (Inventor): Joshua EDWARDS

Signature:  Date: 08/13/2021

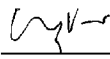
Full legal name of Assignor (Inventor): Phoebe ATKINS

Signature:  Date: 08/13/2021


Full legal name of Assignor (Inventor): Max MIRACOLO

Signature:  Date: 08/13/2021


Full legal name of Assignor (Inventor): Cruz VARGAS

Signature:  Date: 08/12/2021

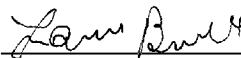
Full legal name of Assignor (Inventor): Brian MCCLANAHAN

Signature:  Date: 08/14/2021


Full legal name of Assignor (Inventor): Alexander LIN

Signature:  Date: 08/16/2021

Full legal name of Assignor (Inventor): Louis BUELL

Signature:  Date: 08/12/2021

Full legal name of Assignor (Inventor): Michael MOSSOBA

Signature:  Date: 08/12/2021