

PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
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Property Type	Number
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Total Attachments: 2	
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IDF-16-0298

Attorney Docket Number: 111690.0121.4

ASSIGNMENT

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each undersigned inventor ("Assignor") hereby sells, assigns, and transfers unto

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94104

(the "Assignee") the inventor's entire worldwide right, title, and interest in and to all inventions, improvements, and discoveries (collectively, the "Inventions") set forth in:

United States Patent Application No. 15/294,190, filed on October 14, 2016, and titled:

"POLICY EXECPTION RISK DETERMINATION ENGINE WITH VISUAL AWARENESS GUIDE",

as well as in and to (a) all improvements and modifications to any of the Inventions, (b) the above-identified patent application and all other patent applications, , utility models, design registrations, other rights of exclusion, and inventors' certificates in every country or region setting forth (i) any or all of the Inventions or (ii) any improvements or modifications to any or all of the Inventions, (collectively, the "Applications and Granted Rights") (c) every priority right that is or may be predicated upon or arise from any of the Inventions or the Applications and Granted Rights, and (d) the right to pursue, collect, and retain in the Assignee's name or otherwise, damages and any other remedies arising from any past, present, or future infringement of the Inventions, the Applications and Granted Rights, and any other rights assigned by this Assignment.

Assignor hereby authorizes Assignee to file patent applications in any or all countries on any or all of the Inventions in the name of the Assignor or in the name of Assignee or otherwise as Assignee may deem advisable, under the Patent Cooperation Treaty or otherwise.

Assignor hereby authorizes the Commissioner of Patents, and officials of other countries whose duty it is to issue patents, to issue patents on any or all of the Inventions to Assignee.

Assignor hereby represents that Assignor has the full and unencumbered right to make this Assignment, and hereby covenants that Assignor will not execute any document or instrument in conflict herewith.

IDF-16-0298

Attorney Docket Number: 111690.0121.4

Assignor hereby agrees to:

- i. undertake all acts reasonably serving to ensure that the Inventions and the Applications and Granted Rights shall be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by Assignor if this assignment had not been made;
- ii. execute and deliver, as requested by Assignee or its legal representatives, any lawful documents relating to any of the Inventions, including oaths, declarations, assignments, invention disclaimers, or affidavits;
- iii. furnish to Assignee all facts known to Assignor relating to any of the Inventions, as well as all documents, photographs, models, samples or other physical exhibits which may embody any of the Inventions, and
- iv. cooperate with Assignee in any reexamination, reissue, opposition, dispute, or litigation involving any of the Inventions or the Applications and Granted Rights.

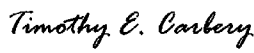
Assignor hereby grants Assignee and its legal representatives the right to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the United States Patent and Trademark Office for recordation of this Assignment.

This agreement is binding upon, and inures to the benefit of, the parties and their respective successors and assigns.

This Assignment is deemed to be effective at least as early as the earliest filing date listed above. If the Assignor has previously assigned to Assignee any right, title, or interest in the Inventions or the Applications and Granted Rights, this document shall be interpreted as confirming the validity of such prior assignment.

11/9/2021

Date

DocuSigned by:

 E2D4E2325ADE441

 Timothy E. Carbery