

PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
KRISHNA MOPATI	09/19/2023
RECEIVING PARTY DATA	
Name:	CITIZENS FINANCIAL GROUP, INC.
Street Address:	ONE CITIZENS PLAZA
City:	PROVIDENCE
State/Country:	RHODE ISLAND
Postal Code:	02903
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	18348631
CORRESPONDENCE DATA	
Fax Number:	(215)501-5694
<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>	
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Email:	RLCruz@duanemorris.com
Correspondent Name:	RICHARD L. CRUZ
Address Line 1:	DUANE MORRIS LLP
Address Line 2:	30 SOUTH 17TH STREET
Address Line 4:	PHILADELPHIA, PENNSYLVANIA 19103-4196
ATTORNEY DOCKET NUMBER:	H5797-00019
NAME OF SUBMITTER:	RICHARD L. CRUZ
SIGNATURE:	/Richard L. Cruz/
DATE SIGNED:	09/25/2023
Total Attachments: 4	
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ASSIGNMENT

WHEREAS, the undersigned, **Rajesh K. Shah**, residing at 71 Forest Drive, Parsippany, New Jersey 07054, United States; **Arif Sufi**, residing at 777 South 3rd Street, Apt. 2055, Harrison, New Jersey 07029, United States; **Balamurugan Muthu**, residing at 5315 W El Cortez Trail, Phoenix, Arizona 85983, United States; **Sudip Mukhopadhyay**, residing at 172-70 Highland Avenue, Apt# 9 D, Jamaica, New York 11432, United States; **Deepak Nayak**, residing at 356 Ridge Road, Apt. C3, Dayton, New Jersey 08810, United States; **Michael S. Rutledge**, residing at 4494 Post Road, Apt 7, East Greenwich, Rhode Island 02818, United States; **Dhiraj Rattan**, residing at 30 S Nevada Way, Gilbert, Arizona 85233-4704, United States; **James W. Mitcheson**, residing at 145 Bedford Street, West Bridgewater, Massachusetts 02379, United States; **Nageshwara Rao Chirravuri**, residing at 2435 W Wildhorse Drive, Chandler, Arizona 85286, United States; **Krishna Mopati**, residing at 28801 N 57th Street, Cave Creek, Arizona 85331, United States; **Williard D. Stackpole**, residing at 15 Yearling Lane, Tolland, Connecticut 06084, United States; **Kyle R. Berglund**, residing at 6105 Open Meadow Lane, Franklin, Tennessee 37067, United States; **Matthew Eble Darlage**, residing at 4419 Schenley Farms Terrace, Pittsburgh, Pennsylvania 15213, United States; **Chris Benz**, residing at 7458 Hunters Glen Lane, Seville, Ohio 44273, United States; **Christopher D. Elomaa**, residing at 138 Rathbun Street, Coventry, Rhode Island 02816, United States; **Brendan Coughlin**, residing at 189 Edgewater Drive, Needham, Massachusetts 02492, United States; **Eric Schuppenhauer**, residing at 1208 Chadwick Crossing, Southland, Texas 76092, United States; **Christine Roberts**, residing at 163 W Plain Street, Wayland, Massachusetts 01778, United States; **Ryan Pearson**, residing at 23 Circuit Drive, Cumberland, Rhode Island 02864, United States; **Jeffrey M. Mayerson**, residing at 4014 Dome Drive, Addison, Texas 75001, United States; and **Christopher C. Ebeling**, residing at 200 Station Drive, Westwood, Massachusetts 02090, United States ("ASSIGNORS"), are the inventors of certain inventions or improvements for **UNIFIED LENDING PLATFORM**, for which United States Patent Application No. **18/348,631** was filed on **July 7, 2023**, and claims the priority of US Provisional Patent Application Nos. 63/421,785 (filed November 2, 2022), 63/421,797 (filed November 2, 2022), 63/422,029 (filed November 3, 2022), 63/422,180 (filed November 3, 2022), 63/423,530 (filed November 8, 2022) and 63/423,652 (filed November 8, 2022); and

WHEREAS, **Citizens Financial Group, Inc.**, having a principal place of business at One Citizens Plaza, Providence, Rhode Island 02903, United States ("ASSIGNEE"), is desirous of acquiring the entire right, title, and interest in and to the said inventions or improvements and in and to said application for patent, and in, to and under any and all Letters Patent which may claim priority to and be granted on or as a result thereof in the United States or in any other country foreign to the United States;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby freely acknowledged and intending to be legally bound, ASSIGNORS have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer, and set over to said ASSIGNEE, the entire right, title, and interest in and to said inventions or improvements and said application and any and all applications, continuations, divisions, and

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renewals of and substitutes for said application, and in, to, and under any and all Letters Patent which may be granted on or as a result thereof in the United States and its possessions and territories and in all other countries, and any reissue or reissues or extension or extensions of said Letters Patent, including the right to claim priority, the same to be held and enjoyed by the ASSIGNEE, its successors, assigns, nominees or legal representatives, to the full end of the term or terms for which said Letters Patent respectively may be granted, reissued or extended, as fully and entirely as the same would have been held and enjoyed by ASSIGNORS had this assignment, sale, and transfer not been made.

AND the undersigned ASSIGNORS hereby covenant that they have full right to convey the entire interest herein assigned, and that they have not executed and will not execute any agreement in conflict herewith, and further covenant and agree that they will, each time request is made and without undue delay, execute and deliver all such papers as may be necessary or desirable to perfect the title to said inventions or improvements, said application and said Letters Patent in said ASSIGNEE, its successors, assigns, nominees, or legal representatives, and agree to communicate to said ASSIGNEE or to its nominees all known facts respecting said inventions or improvements, said application and said Letters Patent, to testify in any legal proceedings, to sign all lawful papers, to execute all disclaimers and divisional, continuing, and reissue applications, and any application worldwide claiming priority from the application, to make all rightful oaths, and generally to do everything possible to aid said ASSIGNEE, its successors, assigns, nominees and legal representatives to obtain and enforce for its own benefit proper patent protection for said inventions or improvements in the United States and its possessions and territories and in all other countries;

AND ASSIGNORS hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue to ASSIGNEE the entire right, title, and interest in and to any and all Letters Patent for said inventions or improvements, including any and all Letters Patent of the United States which may be issued and granted on or as a result of the application aforesaid, in accordance with the terms of this assignment.

IN WITNESS WHEREOF, ASSIGNORS hereunto set their hand and seal, intending to be legally bound.

Date: _____

Rajesh K. Shah

Date: _____

Arif Sufi

H5797-00019

Date: _____

Balamurugan Muthu

Date: _____

Sudip Mukhopadhyay

Date: _____

Deepak Nayak

Date: _____

Michael S. Rutledge

Date: _____

Dhiraj Rattan

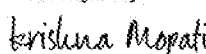
Date: _____

James W. Mitcheson

Date: _____

Nageshwara Rao Chirravuri

Date: 09/19/2023

DocuSigned by:


Krishna Mopati

Date: _____

Williard D. Stackpole

Date: _____

Kyle R. Berglund

Date: _____

Matthew Eble Darlage

Date: _____

Chris Benz

H5797-00019

Date: _____
Christopher D. Elomaa

Date: _____
Brendan Coughlin

Date: _____
Eric Schuppenhauer

Date: _____
Christine Roberts

Date: _____
Ryan Pearson

Date: _____
Jeffrey M. Mayerson

Date: _____
Christopher C. Ebeling

AGREED TO BY ASSIGNEE: Citizens Financial Group, Inc.

Signature: Molly M. Frankel
-----8A8897C6A216427...

Name: Molly M. Frankel

Title: SVP, Associate General Counsel, Head of Core Banking, Digital and EXO Legal

Date: 09/18/2023