

PATENT ASSIGNMENT COVER SHEET

Electronic Version v1.1
Stylesheet Version v1.2

Assignment ID: PATI753620

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	SECURITY INTEREST
CONVEYING PARTY DATA	
Name	Execution Date
CREDIT SESAME, INC.	01/13/2025
RECEIVING PARTY DATA	
Company Name:	TRANS UNION LLC
Street Address:	555 W Adams St
City:	Chicago
State/Country:	ILLINOIS
Postal Code:	60661
PROPERTY NUMBERS Total: 13	
Property Type	Number
Application Number:	11955618
Application Number:	60921937
Application Number:	13620592
Application Number:	17006789
Application Number:	61535935
Application Number:	13771961
Application Number:	17969644
Application Number:	18638350
Application Number:	18747426
Application Number:	18747428
Application Number:	29877176
Application Number:	29877177
Application Number:	29877179
CORRESPONDENCE DATA	
Fax Number:	3124643111
<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:	(312)464-3100
Email:	chpatent@loeb.com
Correspondent Name:	Jonathan B. Thielbar
Address Line 1:	321 N. CLARK STREET

Address Line 2:	Suite 2300
Address Line 4:	CHICAGO, ILLINOIS 60654

ATTORNEY DOCKET NUMBER:	221112-10030
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NAME OF SUBMITTER:	Leslie Pellot
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SIGNATURE:	Leslie Pellot
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DATE SIGNED:	01/15/2025
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Total Attachments: 9

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INTELLECTUAL PROPERTY SECURITY AGREEMENT

This **INTELLECTUAL PROPERTY SECURITY AGREEMENT**, dated as of January 13, 2025 (the “**Agreement**”) between **TRANS UNION LLC**, a Delaware limited liability company (“**Secured Party**”) and **CREDIT SESAME, INC.**, a Delaware corporation (“**Grantor**”) is made with reference to the Security Agreement, dated as of January 13, 2025 (as amended from time to time, the “**Security Agreement**”), between Secured Party and Grantor. Terms defined in the Security Agreement have the same meaning when used in this Agreement.

For good and valuable consideration, receipt of which is hereby acknowledged, Grantor hereby covenants and agrees as follows:

To secure the Obligations under the Security Agreement, Grantor grants to Secured Party a security interest in all right, title, and interest of Grantor in any of the following, whether now existing or hereafter acquired or created in any and all of the following property, in each case to the extent owned or purported to be owned by the Grantor (collectively, the “**Intellectual Property Collateral**”):

(a) copyright rights, copyright applications, copyright registrations and like protections in each work or authorship and derivative work thereof, whether published or unpublished and whether or not the same also constitutes a trade secret, now or hereafter existing, created, acquired or held (collectively, the “**Copyrights**”), including the Copyrights described in **Exhibit A**;

(b) trademark and servicemark rights, whether registered or not, applications to register and registrations of the same and like protections, and the entire goodwill of the business of Grantor connected with and symbolized by such trademarks (collectively, the “**Trademarks**”), including the Trademarks described in **Exhibit B**;

(c) patents, patent applications and like protections including without limitation improvements, divisions, continuations, renewals, reissues, extensions and continuations-in-part of the same (collectively, the “**Patents**”), including the Patents described in **Exhibit C**;

(d) mask work or similar rights available for the protection of semiconductor chips or other products (collectively, the “**Mask Works**”);

(e) trade secrets, and any and all intellectual property rights in computer software and computer software products;

(f) design rights, industrial designs, whether registered or unregistered, industrial design applications and like protections;

(g) claims for damages by way of past, present and future infringement of any of the rights included above, with the right, but not the obligation, to sue for and collect such damages for said use or infringement of the intellectual property rights identified above;

(h) all license fees and royalties arising from use of the Copyrights, Patents, Trademarks, or Mask Works to the extent permitted by the applicable license or rights;

(i) amendments, renewals and extensions of any of the Copyrights, Trademarks, Patents, or Mask Works; and

(j) proceeds and products of the foregoing, including without limitation all payments under insurance or any indemnity or warranty payable in respect of any of the foregoing.

Notwithstanding anything to the contrary, “Intellectual Property Collateral” shall not include: (i) any “intent-to-use” trademark at any time prior to the first use thereof, whether by the actual use thereof in commerce, the recording of a statement of use with the United States Patent and Trademark Office, or otherwise or (ii) any contract,

instrument or chattel paper in which Grantor has any right, title or interest, if and to the extent such contract, instrument or chattel paper includes a provision containing a restriction on assignment such that the creation of a security interest in the right, title or interest of Grantor therein would be prohibited and would, in and of itself, cause or result in a default thereunder enabling another party to such contract, instrument or chattel paper to enforce any remedy with respect thereto; provided, however, that the foregoing exclusion shall not apply if (A) such prohibition has been waived by or such other party has otherwise consented to the creation hereunder of a security interest in such contract, instrument or chattel paper, or (B) such prohibition would be rendered ineffective pursuant to Sections 9-407(a) or 9-408(a) of the Uniform Commercial Code, as applicable and as then in effect in any relevant jurisdiction, or any other applicable law (including the Bankruptcy Code or principles of equity); provided further that immediately upon the ineffectiveness, lapse or termination of any such provision, the term "Intellectual Property Collateral" shall include, and Grantor shall be deemed to have granted a security interest in, all its rights, title and interests in and to such contract, instrument or chattel paper as if such provision had never been in effect.

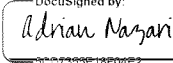
Grantor authorizes the Canadian Intellectual Property Office, United States Patent and Trademark Office, the Commissioner for Patents, the Commissioner for Trademarks and the Register of Copyrights and any other government officials to record and register this Agreement upon request by the Secured Party.

The rights and remedies of Secured Party with respect to the security interests granted hereunder are in addition to those set forth in the Security Agreement, and those which are now or hereafter available to Secured Party as a matter of law or equity. Each right, power and remedy of Secured Party provided for herein or in the Security Agreement, or now or hereafter existing at law or in equity shall be cumulative and concurrent and shall be in addition to every right, power or remedy provided for herein, and the exercise by Secured Party of any one or more of such rights, powers or remedies does not preclude the simultaneous or later exercise by Secured Party of any other rights, powers or remedies.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

GRANTOR:

CREDIT SESAME, INC.,
a Delaware corporation

By: 
Name: Adrian Nazari
Title: CEO

Address for Notices:
Attn: Adrian Nazari, Founder and CEO
444 Castro Street, Suite 500
Mountain View, CA 94041
Email: adrian@creditsesame.com

SECURED PARTY:

TRANS UNION LLC,
a Delaware limited liability company

By: _____
Name: Rachel Mantz
Title: Senior Vice President, Deputy General Counsel &
Corporate Secretary

Address for Notices:
Attn: Rachel Mantz, SVP, Deputy General Counsel &
Corporate Secretary
555 West Adams Street
Chicago, Illinois 60661
Email: Rachel.Mantz@transunion.com

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

GRANTOR:

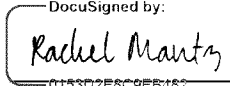
CREDIT SESAME, INC.,
a Delaware corporation

By: _____
Name: Adrian Nazari
Title: CEO

Address for Notices:
Attn: Adrian Nazari, Founder and CEO
444 Castro Street, Suite 500
Mountain View, CA 94041
Email: adrian@creditsesame.com

SECURED PARTY:

TRANS UNION LLC,
a Delaware limited liability company

DocuSigned by:

By: _____
Name: Rachel Mantz
Title: Senior Vice President, Deputy General Counsel &
Corporate Secretary

Address for Notices:
Attn: Rachel Mantz, SVP, Deputy General Counsel &
Corporate Secretary
555 West Adams Street
Chicago, Illinois 60661
Email: Rachel.Mantz@transunion.com

EXHIBIT A
COPYRIGHTS

Please Check if No Registered Copyrights Exist ☒

Type Of Work:	Title:	International_Standard Serial_Number (ISSN):	Registration Number:	Filing Date:	Preregistered?
N/A	—	—	—	—	—

EXHIBIT B
TRADEMARKS

Please Check if No Trademarks Exist ☐

Mark / Title:	Canadian Serial Number:	Canadian Registration Number:	USPTO Reference Number:	Registration Date:
CREDIT SESAME	[•]	[•]	90300879 Nov-05-2020	6975140 Feb-7-2023
CREDIT SESAME	[•]	[•]	86888856 Jan-27-2016	6749549 Jun-7-2022
CREDITSESAME.COM	[•]	[•]	85412154 Aug-31-2011	4543847 Jun-03-2014
DO MORE WITH YOUR CREDIT SCORE	[•]	[•]	85726286 Sep-11-2012	4614307 Sep-30-2014
DO MORE WITH YOUR FREE SCORE	[•]	[•]	85726261 Sep-11-2012	4614306 Sep-30-2014
DO MORE WITH YOUR SCORE	[•]	[•]	85726184 Sep-11-2012	4614305 Sep-30-2014
MORTGAGE MAP	[•]	[•]	85729832 Sep-14-2012	4786180 Aug-04-2015
ROBO CREDIT	[•]	[•]	88984542 Oct-17-2018	6932412 Dec-20-2022
SESAME CASH	[•]	[•]	90976758 Nov-5-2020	6791434 Jul-12-2022
CREDIT BADGE	[•]	[•]	85412278 Aug-31-2011	4343228 May-28-2013
CREDIT SESAME	2062218	[•]	[•]	[•]
SESAME CASH	2062217	[•]	[•]	[•]

EXHIBIT C**PATENTS**Please Check if No Patents Exist ☐

Title:	Patent Number:	Application Serial Number:	Granted Or Published?	Issue Date:
U.S. Patent Application for LIABILITY ADVICE SYSTEM AND METHOD		11/955,618	Published	
U.S. Provisional Application for LIABILITY ADVICE SYSTEM AND METHOD		60/921,937	No	
U.S. Patent for FINANCIAL RESPONSIBILITY INDICATOR SYSTEM AND METHOD ("Credit Badge")	10,803,513	13/620,592	Granted	10/13/2020
U.S. Patent for FINANCIAL RESPONSIBILITY INDICATOR SYSTEM AND METHOD ("Credit Badge 2") Continuation Application	11,348,169	17/006,789	Granted	5/31/2022
U.S. Provisional Application for FINANCIAL RESPONSIBILITY INDICATOR SYSTEM AND METHOD		61/535,935		
U.S. Patent Application for FINANCIAL PRODUCT		13/771,961		

EVALUATION SYSTEM AND METHOD (“Loan Map”)				
U.S. Patent for METHODS AND SYSTEMS FOR TRANSACTIONS TRANSFER	11,989,705	17/969,644	Granted	5/21/2024
U.S. Patent Application for METHODS AND SYSTEMS FOR CREDIT BUILDING		18/638,350	Published	
U.S. Patent Application for METHODS AND SYSTEMS FOR TRAINING A MACHINE LEARNING MODEL FOR FINANCIAL SIMULATIONS		18/747,426	No	
U.S. Patent Application for METHODS AND SYSTEMS FOR FINANCIAL SIMULATIONS USING A MACHINE LEARNING MODEL		18/747,428	No	
U.S. Patent Application for DISPLAY SCREEN OR PORTION THEREOF WITH AN ANIMATED GRAPHICAL USER INTERFACE (“Sesame Grade”)		29/877,176	No	

U.S. Patent Application for DISPLAY SCREEN OR PORTION THEREOF WITH AN ANIMATED GRAPHICAL USER INTERFACE ("Sesame Grade")		29/877,177	No	
U.S. Patent Application for DISPLAY SCREEN OR PORTION THEREOF WITH A GRAPHICAL USER INTERFACE ("Sesame Grade")		29/877,179	No	