

## **171 U.S. Patents Referencing U.S. Patent No. 6,289,319 C2 by 101 Different USPTO Examiners**

<b>#</b>	<b>U.S. Patent Number</b>	<b>Title</b>	<b>Examiner(s)</b>	<b>Assignee(s)</b>
1	6,405,181	Method and apparatus for real time on line credit line approval	Wynn Coggins Nicholas D. Rosen	NextCard, Inc.
2	6,438,526	System and method for transmitting and processing loan data	Wynn Coggins Yogesh C. Garg	Frderick T. Dykes Richard J. Heiston
3	6,567,791	Method and apparatus for a verifiable on line refection of an application for credit	John W. Hayes	NextCard, Inc.
4	6,712,702	Method and system for playing games on a network	Kim Nguyen	Sheldon F. Goldberg John Van Antwerp
5	6,718,313	Integrating live chat into an online credit card application	Nicholas D. Rosen	NextCard, Inc.
6	6,795,812	Implementing a counter offer for an on line credit card application	Nicholas D. Rosen	NextCard, Inc.
7	6,945,457	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd., LLC
8	6,988,082	Computerized systems and methods for facilitating the flow of capital through the housing finance industry	Hani Kazimi Narayanswamy Subramanian	Fannie Mae
9	7,131,578	System and method for electronic prepaid account replenishment	Thien M. Le Edwyn Labaze	EWI Holdings, Inc.
10	7,143,063	Method and apparatus for a verifiable on line rejection of an applicant for credit	Bradley B. Bayat	NextCard, Inc.
11	7,225,982	Bulk card ordering system and methods	Thien M. Le Edwyn Labaze	First Data Corporation
12	7,280,644	Transaction processing platform for facilitating electronic distribution of plural prepaid services	Bihn K. Tieu	EWI Holdings, Inc.
13	7,295,999	System and method for determining eligibility and enrolling members in various programs	Narayanswamy Subramanian	JPMorgan Chase Bank, NA
14	7,310,617	Real-time financial card offer and application system	Narayanswamy Subramanian	Block Financial Corporation
15	7,340,424	System and method for facilitating sale of a loan to a secondary market purchaser	R. Weisberger	Fannie Mae

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
16	7,346,541	System, method and computer readable medium for acquiring and analyzing personal history information	Jeffrey A. Smith Russell S. Glass	Law Enforcement Services, Inc.
17	7,346,576	Integrating live chat into an online credit card application	Richard E. Chilcot, Jr. Elda Milef	NextCard, LLC
18	7,366,694	Credit/financing process	Hani M. Kazimi	Mortgage Grader, Inc.
19	7,386,528	System and method for acquisition, assimilation and storage of information	Debbie Le	American Express Travel Related Services Company, Inc.
20	7,461,020	System and method for creating and tracking agreements for selling loans to a secondary market purchaser	Narayanswamy Subramanian	Fannie Mae
21	7,496,943	Network system for presenting advertising	Dmitry Suhol Robert Mosser	Beneficial Innovations, Inc.
22	7,505,939	Method and apparatus for a verifiable on line rejection of an applicant for credit	Andrew J. Fischer Charles C. Agwumezie	NextCard, Inc.
23	7,522,716	System and method for distributing personal identification numbers over a computer network	Melur Ramakrishnaiah	EWI Holdings, Inc.
24	7,527,195	Method and system for risk management in a transaction	Thien M. Le	Bill Me Later, Inc.
25	7,552,080	Customized credit offer strategy based on terms specified by an applicant	Narayanswamy Subramanian	NextCard, LLC
26	7,571,850	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
27	7,575,158	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
28	7,591,420	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
29	7,593,889	System and method for processing data pertaining to financial assets	Stefanos Karmis	Fannie Mae
30	7,593,893	Computerized systems and methods for facilitating the flow of capital through the housing finance industry	Jagdish N. Patel Sara Chandler	Fannie Mae
31	7,597,248	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
32	7,597,251	Automated transaction machine	Allyson N. Trail	Transaction Holdings Ltd. LLC
33	7,600,677	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
34	7,610,226	System for tax data collection	Susanna M. Diaz	Simplification, LLC
35	7,610,261	System and method for acquisition, assimilation and storage of information	Debbie M. Le	American Express Travel Related Services Company, Inc.

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
36	7,617,973	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
37	7,653,592	System and method for processing a loan	Lalita M. Hamilton	Fannie Mae
38	7,657,475	Property investment rating system and method	Hani Kazimi Bijendra K. Shrestha	Fannie Mae
39	7,664,687	System and method of determining collectability in a distributed negative file	Andrew J. Rudy	First Data Corporation
40	7,676,030	System and method for personal identification number distribution and delivery	Melur Ramakrishnaiah	EWI Holdings, Inc.
41	7,699,220	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd. LLC
42	7,702,580	System and method for mortgage loan pricing, sale and funding	Kambiz Abdi Benjamin S. Fields	Fannie Mae
43	7,742,958	System and method for preparing a tax return using electronically distributed tax return data	Ryan F. Zeender Denise O. Roman	HRB Tax Group, Inc.
44	7,742,980	Automated loan approval system	Thu-Thao Havan	IMX, Inc.
45	7,742,981	Mortgage loan commitment system and method	Lalita M. Hamilton Edward Chang	Fannie Mae
46	7,747,519	System and method for verifying loan data at delivery	Lalita M. Hamilton	Fannie Mae
47	7,747,526	System and method for transferring mortgage loan servicing rights	Mary Cheung Tien C. Nguyen	Fannie Mae
48	7,756,781	Method and apparatus for a verifiable on line rejection of an applicant for credit	James P. Trammell Mary Gregg	NextCard, LLC
49	7,765,151	Computerized systems and methods for facilitating the flow of capital through the housing finance industry	Thu-Thao Havan Thomas M. Hammond III	Fannie Mae
50	7,775,425	System and method for approving a limit of check cashing over time	Andrew J. Rudy	First Data Corporation
51	7,793,830	Automated transaction machine	Karl D. Frech	Transaction Holdings Ltd., LLC
52	7,801,809	System and method for management of delegated real estate project reviews	Hani Kazimi Williom E. Rankins	Fannie Mae
53	7,802,718	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd., LLC
54	7,809,633	System and method for pricing loans in the secondary mortgage market	Kelly Campen John O. Preston	Fannie Mae
55	7,813,990	Property investment rating system and method	Hani Kazimi Bijendra K. Shrestha	Fannie Mae

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
56	7,822,680	System and method for managing data pertaining to a plurality of financial assets for multifamily and housing developments	Nga B. Nguyen	Fannie Mae
57	7,837,101	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd., LLC
58	7,860,787	System and method for modifying attribute data pertaining to financial assets in a data processing system	Jagdish N. Patel	Fannie Mae
59	7,885,890	System for authorizing credit use	Kambiz Abdi Stephanie Zeigle	HSBC Finance Corp.
60	7,885,890	System and method for processing data pertaining to financial assets	Nga B. Nguyen	Fannie Mae
61	7,890,393	Method and system for completing a transaction between a customer and a merchant	James A. Kramer Hao Fu	eBay, Inc.
62	7,904,332	Integrated financial processing system and method for facilitating an incentive program	Kambiz Abdi Sarah M. Monfeldt	Deere & Company
63	7,909,242	System and method for electronic prepaid account replenishment	Edwyn Labaze	EWI Holdings, Inc.
64	7,925,579	System and method for processing a loan	Lalita M. Hamilton	Fannie Mae
65	7,970,690	System for implementing automated open market auctioning of leads	Alexander Kalinowski Bruce I. Ebersman	LeadPoint, Inc.
66	7,979,346	System and method for pricing loans in the secondary mortgage market	Olabode Akintola John O. Preston	Fannie Mae
67	8,001,040	Computer-implemented method and system for dynamic consumer rating in a transaction	Lalita Hamilton	eBay, Inc.
68	8,010,422	On-line balance transfers	Ella Colbert	Nextcard, LLC
69	8,024,265	System and method for verifying loan data at delivery	Lalita M. Hamilton	Fannie Mae
70	8,032,450	Loan commitment system and method	Alexander Kalinowski Edward Chang	Fannie Mae
71	8,046,298	Systems and methods for facilitating the flow of capital through the housing finance industry	James Kramer Carol See	Fannie Mae
72	8,060,440	System and method for modifying attribute data pertaining to financial assets in a data processing system	Jagdish Patel	Fannie Mae
73	8,065,211	System and method for creating and tracking agreements for selling loans to a secondary market purchaser	Narayanswamy Subramanian	Fannie Mae
74	8,065,702	Network advertising and game playing	David L. Lewis Robert Mosser	Beneficial Innovations, Inc.

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
75	8,090,597	System and method for providing reduced insurance premiums	Robert Morgan Michael Fuelling	Innovaport LLC
76	8,090,734	System and method for assessing risk	Debbie Le	American Express Travel Related Services Company, Inc.
77	8,095,445	Method and system for completing a transaction between a customer and a merchant	Lindsay M. Maguire Hao Fu	eBay, Inc.
78	8,132,714	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd., LLC
79	8,132,715	Automated transaction machine	Thien M. Le	Transaction Holdings Ltd., LLC
80	8,160,217	Systems, methods and apparatus for receipt printing and information display in a personal identification number delivery system	Stella Woo	EWI Holdings, Inc.
81	8,176,564	Special PC mode entered upon detection of undesired state	Jeffrey D. Popham	Microsoft Corporation
82	8,244,628	Computerized systems and methods for facilitating the flow of capital through the housing finance industry	Thomas M. Hammond, III	Fannie Mae
83	8,306,898	Online purchasing system supporting sellers with affordability screening	Andrew Joseph Rudy	James D. Bennett Christopher C. Winslade [Enpulz, LLC?]
84	8,311,925	Online purchasing system supporting sellers with affordability screening	Andrew Joseph Rudy	James D. Bennett Christopher C. Winslade [Enpulz, LLC?]
85	8,326,748	Automated loan approval system	Thu Thao Havan	IMX, Inc.
86	8,336,085	Tuning product policy using observed evidence of customer behavior	Farid Homayounmehr Lisa Lewis	Microsoft Corporation
87	8,346,078	Device certificate individualization	Eleni Shiferaw Paul Callahan	Microsoft Corporation
88	8,353,046	System and method for delivery of a modular operating system	Justin T. Darrow	Microsoft Corporation
89	8,403,217	Advertising infrastructure supporting cross selling opportunity management	Andrew Joseph Rudy	Enpulz, LLC
90	8,407,251	Promotion infrastructure having dispensing controls	Andrew Joseph Rudy	Enpulz, LLC
91	8,407,252	Promotion infrastructure having third party posting service	Andrew Joseph Rudy	Enpulz, LLC
92	8,407,334	Promotion infrastructure having dual input and dual output interface	Andrew Joseph Rudy	Enpulz, LLC
93	8,423,433	Method, system, and manufacture for tax information distribution	Susanna M. Meinecke Diaz	HRB Innovations, Inc.

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
94	8,423,450	System and method for processing data pertaining to financial assets	James Vezeris Ed Baird	Fannie Mae
95	8,423,451	System and method for processing a loan	Alexander Kalinowski Kellie Campbell	Fannie Mae
96	8,428,752	Network infrastructure supporting a multi-seller promotion and transaction environment	Andrew Joseph Rudy	Enpulz, LLC
97	8,433,648	Method and system for engaging in a transaction between a consumer and a merchant	Ella Cobert Scott S. Trotter	Bill Me Later, Inc.
98	8,438,108	System and method for transferring mortgage loan servicing rights	Tien Nguyen	Fannie Mae
99	8,438,645	Secure clock with grace periods	William Powers	Microsoft Corp.
100	8,463,409	Promotion data and codes supporting redemption processing	Andrew Joseph Rudy	Enpulz, LLC
101	8,463,643	Multi-search infrastructure supporting advertising and internet search term reuse	Andrew Joseph Rudy	Enpulz, LLC
102	8,463,851	Promotion infrastructure supporting selected and emailed promotion delivery	Andrew Joseph Rudy	Enpulz, LLC
103	8,464,348	Isolated computing environment anchored into CPU and motherboard	Zachary A. Davis	Microsoft Corp.
104	8,464,942	Sales promotion system supporting a plurality of differing sellers	Andrew Joseph Rudy	Enpulz, LLC
105	8,464,943	Competitive advertising and sales infrastructure	Andrew Joseph Rudy	Enpulz, LLC
106	8,468,053	Seller selection of content for promotion creation	Andrew Joseph Rudy	Enpulz, LLC
107	8,468,055	Advertising system supporting multi-advertiser system communications	Andrew Joseph Rudy	Enpulz, LLC
108	8,472,594	Systems and methods for personal identification number distribution and delivery	Md S. Elahee	EWI Holdings Inc.
109	8,473,581	Promotion system supporting web content and promotion searching	Andrew Joseph Rudy	Enpulz, LLC
110	RE44,323	Method and system for playing games on a network	James S. McClellan	Beneficial Innovations, Inc.
111	8,479,980	System and method for electronic prepaid account replenishment	Edwyn Labaze	EWI Holdings Inc.
112	8,479,987	Multi-seller sales system supporting multiple sales portals and promotion systems	Andrew Joseph Rudy	Enpulz, LLC
113	8,484,093	Advertising system supporting multi-advertiser system interface structures	Andrew Joseph Rudy	Enpulz, LLC
114	8,489,498	System and method for processing a loan	Kelly Campen John Preston	Fannie Mae
115	8,495,209	Persistence mechanism for facilitating online transactions	Andrew Joseph Rudy	James D. Bennett Christopher C. Winslade [Enpulz, LLC?]

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
116	8,504,424	Advertising system supporting multi-advertiser system remote advertisement posting	Andrew Joseph Rudy	Enpulz, LLC
117	8,504,438	Online purchasing system supporting lenders with affordability screening	Andrew Joseph Rudy	James D. Bennett Christopher C. Winslade [Enpulz, LLC?]
118	8,505,812	Email promotion portal supporting buyer anonymity	Andrew Joseph Rudy	Enpulz, LLC
119	8,515,861	System and method for facilitating sale of a loan to a secondary market purchaser	Richard C. Weisberger	Fannie Mae
120	8,534,552	Sales promotion system with secondary sales server system	Andrew Joseph Rudy	Enpulz, LLC
121	8,543,507	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
122	8,554,669	Method and system for offering a credit product by a credit issuer to a consumer at a point-of sale	Edward Chang	Bill Me Later, Inc.
123	8,554,677	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
124	8,560,451	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
125	8,571,901	Automated self-storage reservation and management system	Shannon Campbell	U-Haul International, Inc.
126	8,571,951	Automated attachment of segmentation data to hot contact leads for facilitating matching of leads to interested lead buyers	Eric T. Wong Edward Baird	LeadPoint, Inc.
127	8,571,952	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
128	8,571,972	Computer-implemented method, system and apparatus for the dynamic verification of a consumer engaged in a transaction with a merchant and authorization of the transaction	Edward Chang	Bill Me Later, Inc.
129	RE44,566	Advertising system for the internet and local area networks	Paul A. D'Agostino	Beneficial Innovations, Inc.
130	8,573,477	Promotion system supporting emailed promotions with transaction accounting	Andrew Joseph Rudy	Enpulz, LLC
131	8,573,491	Sales promotion system supporting coupon link in multi-seller environment	Andrew Joseph Rudy	Enpulz, LLC
132	8,583,522	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
133	8,583,612	Whois server verifying whois records and search engine accesses	William Spieler	Enpulz, LLC

#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
134	8,594,289	Systems and methods for personal identification number distribution and delivery	Md S. Elahee	Blackhawk Network, Inc.
135	8,600,887	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
136	8,600,888	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
137	8,600,889	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
138	8,600,890	Automated transaction machine	James Trammell Sanjeev Malhotra	Transactions Holdings Ltd., LLC
139	8,666,879	Method and system for pricing forward commitments for mortgage loans and for buying committed loans	Ella Colbert	Fannie Mae
140	8,666,965	Web search with visited web page search result restrictions	Hares Jami	Enpulz, LLC
141	8,670,993	Method and system for providing an on-line healthcare open market exchange	Michelle L. Le	PriceDoc, Inc.
142	8,671,052	Method and system for pricing forward commitments for mortgage loans and for buying committed loans	Ella Colbert	Fannie Mae
143	8,684,266	Forecast and demand based price calculation	Andrew J. Rudy	Enpulz, LLC
144	8,700,535	Issuing a publisher use license off-line in a digital rights management (DRM) system	Dante Ravetti	Microsoft Corp.
145	8,706,549	System supporting seller's promotion creation	Andrew J. Rudy	Enpulz, LLC
146	8,706,553	Geographical and dispensing limits for E-promotions	Andrew J. Rudy	Enpulz, LLC
147	8,719,164	Method and system for engaging in a transaction between a business entity and a merchant	Hani M. Kazimi Hatem M. Ali	Bill Me Later, Inc.
148	8,719,171	Issuing a publisher use license off-line in a digital rights management (DRM) system	Dante Ravetti	Microsoft Corp.
149	8,725,646	Output protection levels	Evens J. Augustin	Microsoft Corp.
150	8,738,483	Enhanced invitation process for electronic billing and payment system	Matthew Gart Harshad Parikh	Bill.com, Inc.
151	8,738,732	System and method for performing follow up based on user interactions	Umar Cheema	Liveperson, Inc.
152	8,756,099	Consumer processing system and method	James D. Nigh	Bill Me Later, Inc.
153	8,762,313	Method and system for creating a predictive model for targeting web-page to a surfer	Jeffrey A. Gaffin Kavid H. Kim	LivePerson, Inc.



#	U.S. Patent Number	Title	Examiner(s)	Assignee(s)
154	8,775,260	Apparatus and method for providing product location information to customers in a store	Andrew J. Rudy	Innovaport LLC
155	8,781,969	Extensible media rights	Dante Ravetti	Microsoft Corp.
156	8,782,072	Search engine supporting mixed image and text search input	Sathyanarayan Pannala	Enpulz, LLC
157	8,787,933	Apparatus and method for providing product location information to customers in a store	Andrew J. Rudy	Innovaport LLC
158	8,799,200	Method and system for creating a predictive model for targeting webpage to a surfer	Lut Wong	LivePerson, Inc.
159	8,805,734	Automated attachment of segmentation data to hot contact leads for facilitating matching of leads to interested lead buyers	Edward Baird	LeadPoint, Inc.
160	8,805,844	Expert search	Mariela Reyes Alexandria Bromell	LivePerson, Inc.
161	8,805,941	Occasionally-connected computing interface	Bates, Kevin Nazia Naoreen	LivePerson, Inc.
162	8,818,852	Promotion system supporting emailed promotions and at seller premises transaction completion	Andrew J. Rudy	Enpulz, LLC
163	8,818,853	Promotion system supporting emailed promotions and at seller premises truncation completion	Andrew J. Rudy	Enpulz, LLC
164	8,818,854	Sales promotion system supporting a plurality of sellers	Andrew J. Rudy	Enpulz, LLC
165	8,818,863	Advertising system supporting dual input interfaces	Andrew J. Rudy	Enpulz, LLC
166	8,867,713	Systems and methods for personal identification number distribution and delivery	Md S. Elahee	EWI Holdings, Inc.
167	8,868,448	Systems and methods to facilitate selling of productions and services	Garcia Ade	LivePerson, Inc.
168	8,892,495	Adaptive pattern recognition based controller apparatus and method and human-interface therefore	Jeffrey A. Gaffin Benjamin Buss	Blanding Hovenweep, LLC
169	8,892,588	Search system employing multiple image based search processing approaches	Sathyanarayan Pannala	Enpulz, LLC
170	8,918,465	Authentication of service requests initiated from a social networking site	David Lazaro Mahran Abu Roumi	LivePerson, Inc.
171	8,924,247	Ranking system using instant post-transaction surveying of transaction judges	Sujay Koneru	LoadPoint, Inc.