

UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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REGIONS FINANCIAL CORPORATION, ADVANCE AMERICA,  
CASH ADVANCE CENTERS, INC., and CNU ONLINE HOLDINGS, LLC  
F/K/A CASH AMERICA NET HOLDINGS, LLC  
Petitioners

v.

RETIREMENT CAPITAL ACCESS MANAGEMENT COMPANY LLC  
Patent Owner

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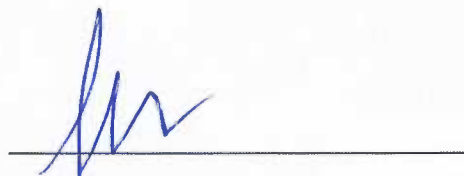
Case No. CBM2014-00012  
Patent No. 6,625,582

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**PATENT OWNER'S POWER OF ATTORNEY**

We hereby appoint Casey L. Griffith (Reg. No. 47, 610) and Shital Desai (Reg. No. 62,516) of Klemchuk Kubasta, LLP, as our attorney(s) to defend and represent patent owner Retirement Capital Access Management Company LLC ("Patent Owner" and real party in interest), in the above proceeding, and to transact all business in the United States Patent and Trademark Office connected therewith, including the appointment of lead and backup counsel.

Signature:



Name:

Craig Singer

Title/Position with Retirement Capital  
Access Company LLC:

Managing Member

Dated: November 6, 2013