

**UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE PATENT TRIAL AND APPEAL BOARD**

**UNITED SERVICES AUTOMOBILE ASSOCIATION,
Petitioner**

v.

**NADER ASGHARI-KAMRANI and KAMRAN ASGHARI-KAMRANI,
Patent Owners**

U.S. PATENT NO. 8,266,432

CBM2016-00063

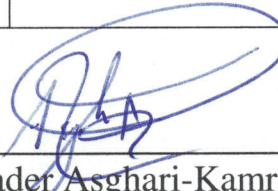
CBM2016-00064

PATENT OWNERS' POWER OF ATTORNEY

Pursuant to 37 C.F.R. § 42.10(b), a Power of Attorney is submitted herewith. Patent Owners Nader Asghari-Kamrani and Kamran Asghari-Kamrani hereby appoint the following practitioners as their attorneys to transact all business in the United States Patent & Trademark Office associated with CBM2016-00063 and CBM2016-00064, the Petitions for Covered Business Method Review of U.S. Patent No. 8,266,432:

| Lead Counsel | Back-Up Counsel |
|--|--|
| Jae Youn Kim Reg. No. 69,215 skim@nkllaw.com Novick, Kim & Lee, PLLC 1604 Spring Hill Rd. Suite 320 Vienna, VA 22182 Telephone: 703-546-8554 Facsimile: 703-563-9748 | Harold L. Novick Reg. No. 26,011 hnovick@nkllaw.com Sang Ho Lee Reg. No. 69,723 slee@nkllaw.com Novick, Kim & Lee, PLLC 1604 Spring Hill Rd. Suite 320 Vienna, VA 22182 Telephone: 703-546-8554 Facsimile: 703-563-9748 |

Date: June 3, 2016

By: 
Nader Asghari-Kamrani

Date: June 3, 2016

By: 
Kamran Asghari-Kamrani

CERTIFICATE OF SERVICE

Under 37 CFR §§42.6(e), the undersigned certifies that on June 4, 2016, a complete and entire copy of this Power Of Attorney for Petition for Covered Business Method Review is provided via USPS by express mail to the Petitioner by serving the correspondence address of record as follows:

Michael Zoppo
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Date: June 4, 2016

Respectfully submitted,

By: /Sang Ho Lee/

Sang Ho Lee
Reg. No. 69,723