

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF TEXAS**

**TYLER DIVISION**

**SECURE AXCESS, LLC,**

*Plaintiff,*

v.

**OCWEN FINANCIAL  
CORPORATION,**

*Defendant.*

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**Civil Action No. 6:13-cv-783**

**JURY TRIAL DEMANDED**

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**ORIGINAL COMPLAINT FOR PATENT INFRINGEMENT**

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COMES NOW Plaintiff Secure Access, L.L.C. (“Secure Access”) and files this Original Complaint for Patent Infringement against Defendant Ocwen Financial Corporation (“Ocwen”); and alleges as follows:

**I. NATURE OF THE SUIT**

1. This is a claim for patent infringement arising under the patent laws of the United States, Title 35 of the United States Code.

**II. THE PARTIES**

2. Plaintiff **Secure Access, L.L.C.** is a Texas limited liability company that maintains its principal place of business in Plano, Texas.

3. Defendant **Ocwen Financial Corporation** is a Florida corporation that does business in Texas and maintains its principal place of business in Atlanta, Georgia.

### **III. JURISDICTION AND VENUE**

4. This action arises under the patent laws of the United States, Title 35 of the United States Code. Thus, this Court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331 and 1338(a).

5. This Court has specific personal jurisdiction over Ocwen pursuant to due process and the Texas Long Arm Statute because Ocwen, directly or through intermediaries, has conducted and does conduct substantial business in this forum, such substantial business including but not limited to: (i) at least a portion of the infringements alleged herein; (ii) purposefully and voluntarily placing one or more infringing products or services into the stream of commerce with the expectation that they will be purchased by consumers in this forum; and/or (iii) regularly doing or soliciting business, engaging in other persistent courses of conduct, or deriving substantial revenue from goods and services provided to individuals in Texas and in this District.

6. Venue is proper in this Court under 28 U.S.C. §§ 1391(b)-(d) and 1400(b) for the reasons set forth above. Furthermore, venue is proper because Ocwen, directly or through intermediaries, solicits and establishes online loan servicing relationships with individuals in this District and, through those online loan servicing relationships, provides infringing products or services as discussed below. Each of Ocwen's directly or indirectly infringing acts in this District gives rise to proper venue.

### **IV. BACKGROUND**

7. This cause of action asserts infringement of United States Patent No. 7,631,191 B2 entitled "System and Method for Authenticating a Web Page" (the "'191 Patent" or the "Patent-in-Suit"), a true and correct copy of which is attached hereto as Exhibit A.

8. Secure Axxess is the current owner of all rights, title, and interest in and under the '191 Patent, which duly and legally issued on December 8, 2009, with Elliott Glazer, Dirk White, David Armes, Fred Alan Bishop, and Michael Barrett as the named inventors. United States Patent Application No. 11/423,340, which resulted in the '191 Patent, is a continuation of United States Patent Application No. 09/656,074, which resulted in United States Patent No. 7,203,838 B1 (the "838 Patent"). The '191 Patent is subject to a terminal disclaimer. Secure Axxess has standing to sue for the infringement of the '191 Patent.

9. On December 16, 2010, Secure Axxess asserted the '191 Patent in this Court against 33 defendants in *Secure Axxess, LLC v. Bank of America Corp., et al.*, Case No. 6:10-cv-670-LED (E.D. Tex.) (the "*Bank of America case*").

10. On July 9, 2012, this Court issued a Memorandum Opinion and Order in the *Bank of America case*, construing the disputed claim terms of the '191 Patent. A true and correct copy of that Order is attached hereto as Exhibit B.

11. The Court held its pre-trial conference in the *Bank of America case* on April 30, 2013 and scheduled jury selection and trial for May 13, 2013. However, on May 7, 2013, Secure Axxess notified the Court that all parties had reached agreements in principle that would resolve all pending claims in that case, and the *Bank of America case* was dismissed with prejudice on July 15, 2013.

12. Ocwen offers loan services to individuals and businesses in the United States including Texas, and particularly within this District. Ocwen provides online loan services via electronic means including, but not limited to, the website [ocwen.mortgagebanksite.com](http://ocwen.mortgagebanksite.com), which incorporates features referred to as a "trusted image and phrase." In connection with these online

loan services, Ocwen makes and uses a system and method for authenticating a web page that infringe at least claim 1 of the '191 Patent.

## **V. CLAIMS**

13. Based on the above-described services and products, Secure Access asserts several causes of action against Ocwen. These causes of action are detailed as follows.

### **A. Direct Patent Infringement**

14. The allegations of paragraphs 1-13 above are incorporated by reference as if fully set forth herein.

15. Ocwen has directly infringed and continues to infringe at least claim 1 of the '191 Patent in violation of 35 U.S.C. § 271(a) by making, using, selling, and/or offering to sell in the United States, without Secure Access's authority, its online loan services website that uses the patented systems and methods for authenticating a web site. Ocwen's use of website authenticity, including but not limited to the features referred to as a "trusted image and phrase," infringes at least claim 1 of the '191 Patent. Ocwen's online loan services website is directed to and accessible from this District.

### **B. Inducement of Patent Infringement**

16. The allegations of paragraphs 1-15 above are incorporated by reference as if fully set forth herein.

17. Further and in the alternative, at least since the filing of this Complaint, Ocwen has been and now is actively inducing infringement of at least claim 1 of the '191 Patent in violation of 35 U.S.C. § 271(b). Ocwen's inducements include, without limitation and with specific intent to encourage the infringement, providing its online loan services website that uses, without authority, the patented systems and methods and requiring users of its website to use and

instructing its users how to use the features referred to as a “trusted image and phrase,” which Ocwen knows or should know infringe at least claim 1 of the ’191 Patent.

## **VI. VICARIOUS LIABILITY**

18. The allegations of paragraphs 1-17 above are incorporated by reference as if fully set forth herein.

19. In addition to liability for its own independent conduct, Ocwen is also liable for the conduct of its subsidiaries, affiliates, and related entities under the doctrines of alter ego and single business enterprise, and under applicable state and federal statutes and regulations.

## **VII. NOTICE**

20. The allegations of paragraphs 1-20 above are incorporated by reference as if fully set forth herein.

21. At least by filing and serving this Original Complaint for Patent Infringement, Secure Axxess has given Ocwen written notice of its infringement.

## **VIII. DAMAGES**

22. The allegations of paragraphs 1-21 above are incorporated by reference as if fully set forth herein.

23. For the above-described infringement, Secure Axxess has been injured and seeks damages to adequately compensate it for Ocwen’s infringement of the ’191 Patent. Such damages should be no less than the amount of a reasonable royalty under 35 U.S.C. § 284.

## **PRAYER FOR RELIEF**

Secure Axxess respectfully requests the following relief:

a. A judgment in favor of Secure Access that Ocwen has directly or indirectly infringed the '191 Patent, whether literally or under the doctrine of equivalents, as described herein;


b. A judgment and order requiring Ocwen to pay Secure Access its damages, costs, expenses, and pre-judgment and post-judgment interest for Ocwen's infringement of the '191 Patent as provided under 35 U.S.C. § 284, including supplemental damages for any continuing post-verdict or post-judgment infringement with an accounting as needed; and

c. Such other and further relief as the Court deems just and proper.

**JURY DEMAND**

Plaintiff requests a jury trial of all issues triable of right by a jury.

Respectfully submitted,



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