

PATENT ASSIGNMENT

Electronic Version v07
 Stylesheet Version v02

SUBMISSION TYPE:	NEW ASSIGNMENT	APPLICATION NUMBER 10/707327
NATURE OF CONVEYANCE:	ASSIGNMENT OF ASSIGNOR'S INTEREST	

CONVEYING PARTY DATA

Name	Execution Date
Penny L Gerstner	2003-12-03
Carrie L Heise	2003-12-03
Marilyn C. Kane	2003-12-03
Stephen M. Kaufmann	2003-12-03
Christopher G. Keller	2003-12-03
Gerard H. Poll	2003-12-03
Catherine S. Pullen	2003-12-03
Faith A. Tucker	2003-12-03
Richard G. Tucker	2003-12-02
Vickie M. VanMeir	2003-12-02
Deborah M. Winick	2003-12-02

RECEIVING PARTY DATA

Name	Street Address	Internal Address	City	State/Country	Postal Code
Bank of America Corporation	101 South Tryon Street		Charlotte	NORTH CAROLINA	28255

CORRESPONDENCE DATA

FAX NUMBER: 919-286-8199
Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

When the customer number has been provided, the Office of Public Records will obtain the correspondence data from the official record on file at the USPTO.

CUSTOMER NUMBER: 024239

NAME OF PERSON SIGNING:	Steven B. Phillips
DATE SIGNED:	2003-12-05

Total Attachments: 22
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 source=GerstnerAsgn02.tif
 source=HeiseAsgn01.tif
 source=HeiseAsgn02.tif

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ASSIGNMENT

WHEREAS, I, Penny L. Gerstner, ("Assignor"), a citizen of the United States, residing at 1262 Elgin Court, Gastonia NC 28056, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

WHEREAS, BANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State of Delaware, and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the entire right, title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent therefor granted in the United States of America, and in any and all countries foreign thereto:

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all divisions, reissues, continuations and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all divisional, reissue and continuation applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

ASSIGNMENT

WHEREAS, I, Carrie L. Heise, ("Assignor"), a citizen of the United States, residing at 2904 Castleberry Court, Charlotte, NC 28209, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Marilyn C. Kane, ("Assignor"), a citizen of the United States, residing at 1607 Sandcastle Road, Sanibel, FL 28105, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Stephen M. Kaufmann, ("Assignor"), a citizen of the United States, residing at 323 Sardis Pointe Road, Matthews, NC 28105, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Christopher G. Keller, ("Assignor"), a citizen of the United States, residing at 516 Elm Crossing Court, Ballwin, MO 63021, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Gerard H. Poll, ("Assignor"), a citizen of the United States, residing at 170 Kimberly Road, Davidson, , NC 28036, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Catherine S. Pullen, ("Assignor"), a citizen of the United States, residing at 342 Ridge Road, Mount Holly, NC 28120, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

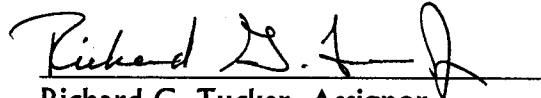
WHEREAS, I, Richard G. Tucker, ("Assignor"), a citizen of the United States, residing at 10800 Winterbourne Ct., Charlotte, NC 28277, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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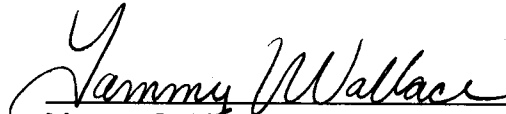
its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 2nd day of December, 2003.


Richard G. Tucker, Assignor

STATE OF NORTH CAROLINA :
: SS
COUNTY OF MECKLENBURG :

On this 2nd day of December, 2003, before me personally appeared Richard G. Tucker to me known to be the person whose name is subscribed in the foregoing instrument, and who acknowledged that he executed said instrument as his free and voluntary act and for the uses and purposes therein expressed.


Notary Public for North Carolina

(SEAL)
My Commission Expires:

My Commission Expires April 04, 2006

ASSIGNMENT

WHEREAS, I, Vickie M. Van Meir, ("Assignor"), a citizen of the United States, residing at 409B Wakefiled Drive, Charlotte, NC 28209, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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ASSIGNMENT

WHEREAS, I, Deborah M. Winick, ("Assignor"), a citizen of the United States, residing at 6825 Truxton, Dallas, TX 75231, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

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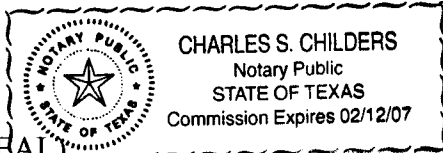
NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all divisions, reissues, continuations and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all divisional, reissue and continuation applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 2 day of December, 2003.

Deborah M. Winick
Deborah M. Winick, Assignor

STATE OF TEXAS :
COUNTY OF DALLAS : SS

On this 2 day of December, 2003, before me personally appeared Deborah M. Winick to me known to be the person whose name is subscribed in the foregoing instrument, and who acknowledged that she executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.



(SEAL)

My Commission Expires:

02/12/07

[Signature]
Notary Public for DALLAS, TX

ASSIGNMENT

WHEREAS, I, Faith A. Tucker, ("Assignor"), a citizen of the United States, residing at 155 S. Socora, Wichita, KS 67209, have invented certain new and useful inventions entitled "SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT HOLDER". If the following lines are blank, the above application was filed on even date herewith, otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby authorize my attorney to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No. _____ filed _____.

WHEREAS, BANK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State of Delaware, and having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the entire right, title and interest in and to the aforesaid inventions and in and to all applications and Letters Patent therefor granted in the United States of America, and in any and all countries foreign thereto:

NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal representatives, the full and exclusive right, title and interest for the territory of the United States of America and all countries foreign thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign countries in its own name and to claim any priority rights for such foreign applications to which such applications are entitled under international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and Letters Patent granted therefor, and all divisions, reissues, continuations and extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, confidential information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and request the Commissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said inventions or resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and interest. I represent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will without further consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or nominees, any and all facts known to me regarding said inventions whenever requested, and that I will execute all divisional, reissue and continuation applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its successors, assigns, and nominees, to obtain and enforce proper patent protection for said inventions in all countries.

