

PATENT ASSIGNMENT

Electronic Version v07
 Stylesheet Version v02

SUBMISSION TYPE:	NEW ASSIGNMENT
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NATURE OF CONVEYANCE:	ASSIGNMENT OF ASSIGNOR'S INTEREST
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CONVEYING PARTY DATA	
Name	Execution Date
William J. Jetter	2004-02-27
Paul A. Johnson	2004-02-20
Cheryl B. Sill	2004-03-08
Mark D. Zanzot	2004-02-18
Michael J. Collis	2004-02-23
Sanjay H. Mody	2004-02-23
David G. Corral	2004-02-24
James Keeseey	2004-02-21

RECEIVING PARTY DATA					
Name	Street Address	Internal Address	City	State/Country	Postal Code
Bank of America Corporation			Charlotte	NORTH CAROLINA	28255

PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number	10707593

CORRESPONDENCE DATA

FAX NUMBER: 919-2868199
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:	Charles L. Moore Jr.
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DATE SIGNED:	2004-03-11
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Total Attachments: 21
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source=ZanzotPg2.tif

ASSIGNMENT

WHEREAS, I, Michael J. Collis, a citizen of the USA, residing at 664 Charleston Court, Walnut Creek, CA 94597, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of Contra Costa } ss.

On Feb. 23, 2004 before me, Andrew Gale Elkins, notary public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Michael J. Collis
Name(s) of Signer(s)

personally known to me
 proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Andrew Gale Elkins
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

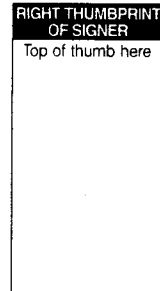
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____



ANDREW GALE ELKINS
COMM. # 1449492
NOTARY PUBLIC-CALIFORNIA

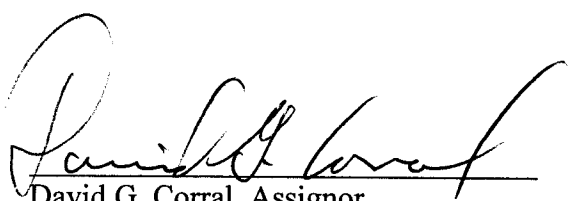
ASSIGNMENT

WHEREAS, I, David G. Corral, a citizen of the USA, residing at 2351 Arcadia Place Martinez, CA 94553, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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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 24 day of FEBRUARY, 2004.


David G. Corral, Assignor

STATE OF CALIFORNIA :

COUNTY OF CONTRA COSTA : SS ~~549-99-8010~~ *bc*

On this 24 day of February, 2004, before me personally appeared David G. Corral 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.

SEE ATTACHED

Notary Public for California

(SEAL)
My Commission Expires: _____

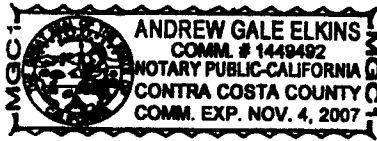
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of Contra Costa } ss.

On February 24, 2004 before me, Andrew Gale Elkins, notary public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared David G. Corral
Name(s) of Signer(s)

personally known to me
 approved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) ~~is/are~~ subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Andrew Gale Elkins
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

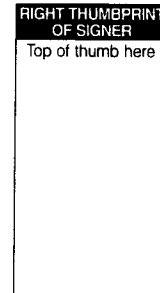
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____



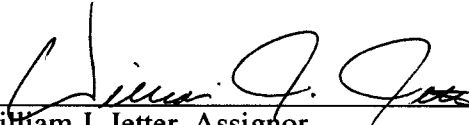
ASSIGNMENT

WHEREAS, I, William J. Jetter, a citizen of the USA, residing at 1877 Trestle Glen Road, Piedmont, CA 94610, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27th day of FEBRUARY, 2004.


William J. Jetter, Assignor

STATE OF CALIFORNIA :
COUNTY OF ALAMEDA : SS

On this 27th day of February, 2004, before me personally appeared William J. Jetter 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 California

(SEAL)
My Commission Expires: JULY 2, 2007

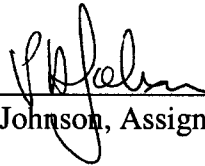
ASSIGNMENT

WHEREAS, I, Paul A. Johnson, a citizen of the USA, residing at 21914 Linda Drive, Torrance, CA 90503, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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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 20 day of February, 2004.



Paul A. Johnson, Assignor

STATE OF CALIFORNIA :
COUNTY OF _____ : SS

On this _____ day of February, 2004, before me personally appeared Paul A. Johnson 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 California

(SEAL)
My Commission Expires: _____

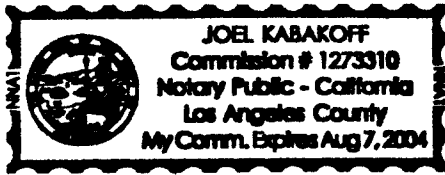
*see attached certificate
OK 2/20/04*

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of Los Angeles } ss.

On February 20, 2004, before me, Joel Kabakoff, Notary Public,
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Paul A. Johnson,
Name(s) of Signer(s)

- personally known to me
- proved to me on the basis of satisfactory evidence



to be the person~~(s)~~ whose name~~(s)~~ is/~~are~~ subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in his/~~her/their~~ authorized capacity~~(ies)~~, and that by his/~~her/their~~ signature~~(s)~~ on the instrument the person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

WITNESS my hand and official seal.

Place Notary Seal Above

Joel Kabakoff
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Assignment

Document Date: February 20, 2004 Number of Pages: _____

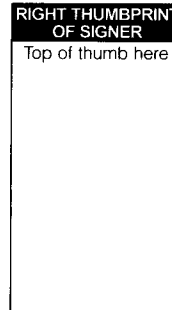
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____



ASSIGNMENT


WHEREAS, I, James Keeseey, a citizen of the USA, residing at 12970 Oakland Way, Chino Hills, CA 91709, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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.

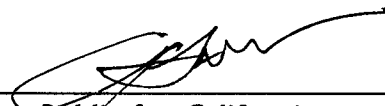
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 21 day of FEBRUARY, 2004.


James Keeseey, Assignor

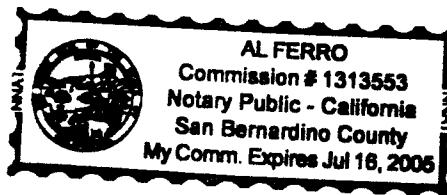
STATE OF CALIFORNIA :

COUNTY OF SAN BERNARDINO : SS

On this 21ST day of February, 2004, before me personally appeared James Keeseey 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 California

(SEAL)
My Commission Expires: JULY 16, 2005



ASSIGNMENT

WHEREAS, I, Sanjay H. Mody, a citizen of the USA, residing at 2922 Grande Corte, Walnut Creek, CA 94598, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 23rd day of February, 2004.

[Signature]
Sanjay H. Mody, Assignor

STATE OF CALIFORNIA :
COUNTY OF Contra Costa : SS

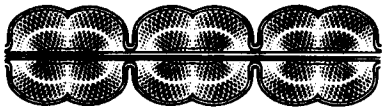
On this 23rd day of February, 2004, before me personally appeared Sanjay H. Mody to me known to be the person whose name is subscribed in the foregoing instrument, and who acknowledged that she executed said instrument as her free and voluntary act and for the uses and purposes therein expressed.

[Signature]
Notary Public for California

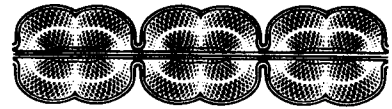
(SEAL)
My Commission Expires: May 21, 2004



CALIFORNIA



ALL-PURPOSE



ACKNOWLEDGEMENT

STATE OF CALIFORNIA)
COUNTY OF Contra Costa)

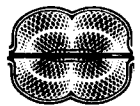
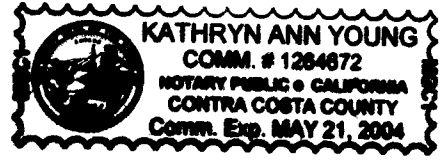
On February 23, 2004 before me, Kathryn Ann Young, Notary Public
DATE NAME, TITLE OF OFFICER (E.G., "JANE DOE, NOTARY PUBLIC")

personally appeared, Jany H. Mody

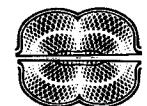
~~personally known to me~~ (or proved to me on the basis of satisfactory evidence) to be the person whose name is ~~are~~
subscribed to the within instrument and acknowledged to me that he/~~she/they~~ executed the same in his/~~her/their~~ authorized
capacity , and that by his/~~her/their~~ signature on the instrument the person , or the entity upon behalf of which the
person acted, executed the instrument.

WITNESS my hand and official seal.

Kathryn Ann Young (SEAL)
NOTARY PUBLIC SIGNATURE



OPTIONAL INFORMATION



TITLE OR TYPE OF DOCUMENT Declarations for Utility or Design Patent app.
DATE OF DOCUMENT February 23, 2004 NUMBER OF PAGES 4
SIGNER(S) OTHER THAN NAMED ABOVE none @ notarization

ASSIGNMENT

WHEREAS, I, Cheryl B. Sill, a citizen of the USA, residing at 35 Corinthian Court, #21, Tiburon, CA 94920, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 8 day
of March, 2004.


Cheryl B. Sill, Assignor

STATE OF CALIFORNIA :

COUNTY OF San Francisco : SS

On this 8th day of ~~February~~ ^{March}, 2004, before me personally appeared Cheryl B. Sill 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.


Notary Public for California

(SEAL)

My Commission Expires: August 15 2005



ASSIGNMENT

WHEREAS, I, Mark D. Zanzot, a citizen of the USA, residing at 2245 Lake Crest Court, Martinez, CA 94553, ("Assignor") have invented certain new and useful inventions entitled "SYSTEM AND METHOD TO MANAGE SUPPLY CHAIN SETTLEMENT, RISK AND LIQUIDITY". 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, 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. 10/707,593 filed December 23, 2003.

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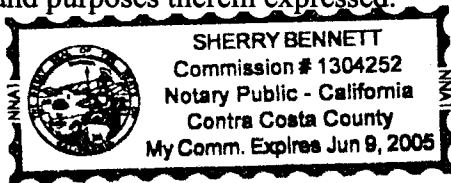
NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto 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 18th day of February, 2004.

Mark D Zanzot
Mark D. Zanzot, Assignor

STATE OF CALIFORNIA :
COUNTY OF Contra Costa : SS

On this 18th day of February, 2004, before me personally appeared Mark D. Zanzot 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.



[Signature]
Notary Public for California

(SEAL)
My Commission Expires: June 9 2005