PATENT ASSIGNMENT

Electronic Version v07 Stylesheet Version v02

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT OF ASSIGNOR'S INTEREST

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 Keesey	2004-02-21

RECEIVING PARTY DATA

Name	Street Address	Internal Address	City	State/Country	Postal Code
Bank of America Corporation			lCharlotte	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.
DATE SIGNED:	2004-03-11

Total Attachments: 21 source=CollisPg1.tif

source=CollisPg2.tif source=CollisPg3.tif source=CorralAssignPg1.tif source=CorralAssignPg2.tif source=CorralAssignPg3.tif source=JetterAssignPg1.tif source=JetterAssignPg2.tif source=JohnsonAssignPg1.tif source=JohnsonAssignPg2.tif source=JohnsonAssignPg3.tif source=KeeseyAssignPg1.tif source=KeeseyAssignPg2.tif source=ModyAssignPg1.tif source=ModyAssignPg2.tif source=ModyAssignPg3.tif source=SillAssignPg1.tif source=SillAssignPg2.tif source=SillAssignPg3.tif source=ZanzotPg1.tif source=ZanzotPg2.tif

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.

DUR1\354110_ 4 Asn-boa

To the second	2	CENT
	COMM. EXP. NOV. 4, 2	CONTRA COSTA COUN
3	2007	DALLA

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 23 day of the control of the contr
TATE OF CALIFORNIA : : SS
COUNTY OF :
on thisday of February, 2004, before me personally appeared Michael J. Collist the known to be the person whose name is subscribed in the foregoing instrument, and who cknowledged that he executed said instrument as his free and voluntary act and for the ses and purposes therein expressed.
SEE ATTACHED Notary Public for California
SEAL) My Commission Expires:

2

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California)
Contro Costo	SS.
County of Contra Costa	J
On Feb. 23, 2004 before me, personally appeared Michael J.	Andrew Gale Elkins, notary public
Date Delore me,	Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared	Name(s) of Signer(s)
	(-, 3(-)
•	□ personally known to me ★ proved to me on the basis of satisfactor evidence
ANDREW GALE ELKINS COMM. # 1449492 NOTARY PUBLIC CALIFORNIA () CONTRA COSTA COUNTY () COMM. EXP. NOV. 4, 2007	to be the person(s) whose name(s) says subscribed to the within instrument an acknowledged to me that she/they executes the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), the entity upon behalf of which the person(s) acted, executed the instrument.
	WITNESS my hand and official seal. Signature of Notary Public
	TONAL —
nough the information below is not required by law, it may pro- fraudulent removal and reattachm Description of Attached Document	ove valuable to persons relying on the document and could preven- ent of this form to another document.
fraudulent removal and reattachm	
Pescription of Attached Document Title or Type of Document:	ent of this form to another document.
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:
Description of Attached Document Title or Type of Document: Document Date:	ent of this form to another document. Number of Pages:

ANDREW GALE ELKINS
COMM. #1449492
COMM. #05419791

© 1999 National Notary Association • 9350 De Soto Ave., P.O. Box 2402 • Chatsworth, CA 91313-2402 • www.nationalnotary.org

Prod. No. 5907

Reorder: Call Toll-Free 1-800-876-6827

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.

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.

DUR1\354110_5 Asn-boa

IN WITNESS WHEREOF, I have hereunto set my hand and seal this day of EBRUARY, 2004. David G. Corral, Assignor
STATE OF CALIFORNIA: COUNTY OF CONTRA COSTA: SS 549-94-8010
On this <u>24</u> 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 ATTACTED Notary Public for California
(SEAL) My Commission Expires:

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California)
County of Contra Costa	} ss.
on Enhanced 24 2004	Andrew Gale Elkins, notary public e,
Date Date	P, Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared	Name(s) of Signer(s)
	□ personally known to me
v.	proved to me on the basis of satisfactor evidence
ANDREW GALE ELKINS COMML # 1449492 OCOMMA # 1449492 OCOMMA COSTA COUNTY O	to be the person(s) whose name(s) (s) are subscribed to the within instrument an acknowledged to me that he same in his/her/their authorize capacity(ies), and that by her/the signature(s) on the instrument the person(s), of the option of the same in the person(s), or the capital ways here the same in the
COMM. EXP. NOV. 4, 2007	the entity upon behalf of which the person(sacted, executed the instrument.
	WITNESS my hand and official seal.
	Molin Cools Ell
o	PTIONAL
Though the information below is not required by law, it may fraudulent removal and reatta	PPTIONAL y prove valuable to persons relying on the document and could preven achment of this form to another document.
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document	y prove valuable to persons relying on the document and could preven achment of this form to another document.
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document:	y prove valuable to persons relying on the document and could preven achment of this form to another document.
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document	y prove valuable to persons relying on the document and could preven achment of this form to another document.
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:
Though the information below is not required by law, it may fraudulent removal and reatta Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above:	y prove valuable to persons relying on the document and could preven achment of this form to another document. Number of Pages:

© 1999 National Notary Association • 9350 De Soto Ave., P.O. Box 2402 • Chatsworth, CA 91313-2402 • www.nationalnotary.org

Prod. No. 5907

Reorder: Call Toll-Free 1-800-876-6827

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.

DUR1\354110_1

IN WITNESS WHEREOF, I have h FERRUARY, 2004.	ereunto set my hand and seal this <u>27</u> 4 day of
	William J. Jetter, Assignor
STATE OF CALIFORNIA : COUNTY OF _ACAMEDA	: SS :
On this <u>27th</u> day of February, 2004, before known to be the person whose name is s	ore me personally appeared William J. Jetter to ubscribed in the foregoing instrument, and who ment as his free and voluntary act and for the
uses and purposeent in printer state of the control	Hay Sook Sm Notary Public for California
(SEAL) My Commission Expires: July 2, 2	-007

2

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.

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.

DUR1\354110_ 2 Asn-boa

IN WITNESS WHEREOF, I have h	ereunto set my hand and seal this 20 day of
	Paul A. Johnson, Assignor
STATE OF CALIFORNIA :	
COUNTY OF	: SS :
me known to be the person whose name is s	ore me personally appeared Paul A. Johnson to ubscribed in the foregoing instrument, and who ment as his free and voluntary act and for the
	Notary Public for California
(SEAL) My Commission Expires:	
see attached cartifi	icate
See attached Cartifo OK 2/20/04	

2

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California	ss.
County of Los Angeles	\int_{00}
on February 20 2004, before me,	Joel Kabakoff, Natary Public Name and Title of Officer (é.g., "Jane Doe, Navdry Public") Johnson Name(s) of Signer(s)
personally appeared Paul A	Name and Title of Officer (e.g., "Jane Doe, Northry Public")
recogniting appeared 1 ct. 71	Name(s) of Signer(s)
	□ personally known to me X proved to me on the basis of satisfactor evidence
JOEL KABAKOFF Commission # 1273310 Notary Public - Coffornia Los Angeles County My Comm. Expires Aug 7, 2004	to be the person(e) whose name(s) is/e subscribed to the within instrument a acknowledged to me that he/ehe/they execut the same in his/her/their authoriz capacity(ies), and that by his/her/the signature(s) on the instrument the person(s), the entity upon behalf of which the person acted, executed the instrument.
Place Notary Seal Above	WITNESS my hand and official seal. Signature of Notary Public
Though the information below is not required by	DPTIONAL law, it may prove valuable to persons relying on the document and reattachment of this form to another document.
Description of Attached Document itle or Type of Document:	Assignent
Document Date: February 20, 2	Number of Pages:
signer(s) Other Than Named Above:	
Capacity(ies) Claimed by Signer	
igner's Name:	RIGHT THUMBPR OF SIGNER
Corporate Officer — Title(s):	Top of thumb be
Partner — ☐ Limited ☐ General	
Attorney in Fact	
Trustee	
Guardian or Conservator	
Other:	
igner Is Representing:	

WHEREAS, I, James Keesey, 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

DUR1\354110_6 Asn-boa

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 $\frac{21}{2}$ day of FEBEUARY, 2004.

STATE OF CALIFORNIA:

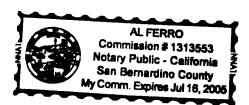
COUNTY OF SAN BERNARDINO:

On this $2/\frac{57}{}$ day of February, 2004, before me personally appeared James Keesey 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: Juy 16, 2005



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.

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 a equiring 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 o aths, 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.

DUR1\354110_3 Asn-boa

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

STATE OF CALIFORNIA:

COUNTY OF Contra Contra:

On this 23 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.

Kathary Can Joung

(SEAL)

My Commission Expires: May 21, 2004

CALIFORNIA

	ALL-PURPOSE	
ACKNOWLEDGEMENT		
STATE OF CALIFORNIA COUNTY OF Contra Contra	,	
personally known to me (or proved to me	on the basis of satisfactory evidence) to be	the person(X) whose name(K) is/are-
	cknowledged to me that he/she/they execute nature(x) on the instrument the person(x), or	
WITNESS my hand and official seal. NOTARY PUBLIC SIGNATURE	Mig (SEAL)	ATHRYN ANN YOUNG COMM. # 1284672 COMM. # 1284672 CONTRA COSTA COUNTY CONTRA COSTA COUNTY CONTRA Exp. MAY 21, 2004
	ONAL INFORMA	
TITLE OR TYPE OF DOCUMENT DATE OF DOCUMENT Jebrus	eclaration, for Utilety reg 23, 2004 NUMBER OF	PAGES 4 app
SIGNEDIS) (THED THAN NAMED AD	DOVE TIME OF SOM	Lana A.

TITLE OR TYPE OF DOCUMENT DOCLARATION, for Whilety or Design	Patent
DATE OF DOCUMENT FLORING JOSES 4 NUMBER OF PAGES 4	app.
signer(s) Other than Named above none. Q. notarization	

REEL: 014406 FRAME: 0422

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

DUR1\354110_3 Asn-boa

PATENT

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

2

DUR1\354110_3 Asn-boa

PATENT

IN WITNESS WHEREOF, I have h of, 2004.	ereunto set my hand and seal this <u></u> day
	Cheryl B. Sill, Assignor
to me known to be the person whose nai	before me personally appeared Cheryl B. Sill me is subscribed in the foregoing instrument, d said instrument as her free and voluntary
(SEAL) My Commission Expires: August 15.	Notary Public for California KATHLEEN MOY COMM. # 1313798 NOTARY PUBLIC • CALIFORNIA SAN FRANCISCO COUNTY COMM. Exp. AUG. 15, 2005

REEL: 014406 FRAME: 0425

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.

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 a equiring 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 o aths, 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.

_ 0 Asn-boa

PATENT

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _

STATE OF CALIFORNIA

COUNTY OF

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

: SS

uses and purposes therein expressed. SHERRY BENNETT Commission # 1304252

Notary Public - California Contra Costa County My Comm. Expires Jun 9, 2005

Notary Public for California

(SEAL)

My Commission Expires:

0 /

RECORDED: 03/11/2004

PATENT

REEL: 014406 FRAME: 0427