PATENT ASSIGNMENT

Electronic Version v08 Stylesheet Version v02

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

CONVEYING PARTY DATA

Name	Execution Date		
Norman M. Snyder	2005-06-22		
Joe D. Brinson	2005-06-22		

RECEIVING PARTY DATA

Name	Street Address	Internal Address	City	State/Country	Postal Code
Bank of America Corporation	101 South Tryon Street	NC1-002-29-01	lCharlotte I	NORTH CAROLINA	28255

PROPERTY NUMBERS Total: 1

Property Type	Number	
Application Number	11160425	

CORRESPONDENCE DATA

FAX NUMBER: 9192868199

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:	Gregory A. Stephens		
DATE SIGNED:	2005-06-23		

Total Attachments: 4 source=Snyder01.tif source=Snyder02.tif source=Brinson01.tif source=Brinson02.tif

> PATENT REEL: 016177 FRAME: 0520

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ASSIGNMENT

WHEREAS, I, Norman M. Snyder, ("Assignor"), a citizen of US, residing at 8300 Cliffside Drive, Charlotte NC 28270, have invented certain new and useful inventions entitled "INTERCOMPANY LOAN MANAGEMENT SYSTEM". 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. 11/160,425 filed June 23, 2005.

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.

> PATENT REEL: 016177 FRAME: 0521

of Ju	N WITNESS WHEREOF, I	I have hereunto set my hand and seal this 22 nd day
		Norman M. Snyder, Assignor
STATE C	OF NORTH CAROLINA	:
COUNTY	Y OF MECKLENBURG	: SS :
toregoing	instrument, and who ackn	to be the person whose name is subscribed in the lowledged that he executed said instrument as his free and purposes therein expressed.
		Notary Public for North Carolina
(SEAL)		V
My Comr	nission Expires:	
My Comn	nission Expires April 04, 2006	5

ASSIGNMENT

WHEREAS, I, Joe D. Brinson, ("Assignor"), a citizen of US, residing at 7129 Scuppernong Court, Charlotte, NC 28215, have invented certain new and useful inventions entitled "INTERCOMPANY LOAN MANAGEMENT SYSTEM". 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. 11/160,425 filed June 23, 2005.

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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 are 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.

> PATENT REEL: 016177 FRAME: 0523

	N WITNES	S WHEREOF, I , 2005.	have hereunt	o set my hand	d and seal this	s <u>22</u> day
			Joe	Brinson, A	150 ssignor	
STATE	OF NORTH	CAROLINA				
		KLENBURG	: SS :			
D. Brinse instrume	on to me k nt, and wh	of June nown to be the control acknowledged the uses and put	person whos that he exe	e name is su cuted said ii	ibscribed in t	the foregoing
(CEAL)				/am Notary Pub	my (Colic for North	Vallace Carolina
(SEAL) My Com	mission Exp	oires:			Ú	
My Commi	asion Expires	April 04, 2006				
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