U.S. DEPARTMENT OF COMMERCE

DECORDATION FORM COVER SHEET

Patent and Trademark Office

PATENTS ONLY Docket No.B221 1070.1 To the Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof.	
Other: Execution Date: 9/1/05 4. Application number(s) or patent number(s): A. Patent Application No.(s) 11/162,066	B. Patent No.(s)
 Name and address of party to whom correspondence concerning document should be mailed: Nanda K. Alapati, Reg. No. 39,893 WOMBLE CARLYLE Post Office Box 7037 Atlanta, GA 30357 USPTO Customer No. 26158 	6. Total number of applications and patents involved: One 7. Total fee (37 C.F.R. § 3.41): \$40.00 Authorized to be charged to deposit account, Referencing Attorney Docket B221 1070.1 8. Deposit account number: 09-0528
The Commissioner is hereby authorized to charge any fees under 37 C.F.R. § 1.21 that may b	re required by this paper, or to credit any overpayment to Deposit Account No. 09-0528. E THIS SPACE
9. Statement and signature. To the best of my knowledge and belief, the foregoing information is document. Hand	is true and correct and any attached copy is a true copy of the original October 26, 2005 Date
Total number of pages comprising cover	r sheet, attachments and document: 3
Box A	Patents and Trademarks Assignments
Facsimile No. 571-273-	-0140 Phone: 571-272-3350

WASHINGTON 159821v1

PATENT REEL: 016943 FRAME: 0644 700220545

which:

Attorney Docket No. B221 1070.1

ASSIGNMENT

WHEREAS, as a below named inventor, I, ("Assignor"), have invented a certain new and useful invention entitled:

Method and System for Cash Remittances Using a Two Country Banking Structure

	is attached hereto;
\boxtimes	is identified as WCSR Docket No.B221 1070.1;
\boxtimes	was filed on August 26, 2005 as <u>United States Application</u> <u>Serial No. 11/162,066</u> ;
	was filed on as PCT International Application No and designated the United States.

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 invention 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

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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 154 day of 500 termber _____, 2005.

Marcos Rosenberg, Assignor 17124 Harcombe Drive Charlotte, NC 28277

Notary Public of North Carolina

STATE OF NORTH CAROLINA

: 88

COUNTY OF MECKLENBURG

(SEAL)

My Commission Expires:

My Commission Expires April 04, 2006

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