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To the Director of the Patent and Trademark Office:
Please record the attached documents or the new address(es) below.

Attorney Dkt. No.: 043790/272866

<p>1. Name of conveying party(ies):</p> <p>Wayne P. Cooper Patrick C. Brown Clyde Dennis Jones</p> <p>Additional name(s) of conveying party(ies) attached? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>2. Name and address of receiving party(ies):</p> <p>TELECOMMUSA, LTD. P.O. Box 19627 Charlotte, NC 28219</p> <p>Additional name(s) & address(es) attached? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
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3. Nature of conveyance/ Execution Date(s):

Execution Date(s) 01/17/2006

Assignment Merger
 Security Agreement Change of Name
 Joint Research Agreement
 Government Interest Assignment
 Executive Order 9424, Confirmatory License
 Other _____

4. Application or patent number(s):

A. Patent Application No.(s) 10/747,507 B. Patent No.(s)

This document is being filed together with a new application. Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

ALSTON & BIRD LLP
Bank of America Plaza
101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000

6. Total number of applications and patents involved:

1

7. Total fee (37 CFR 1.21(h) & 3.41) \$40.00

Enclosed
 Authorized to be charged to deposit account
 None required (government interest not affecting title)

8. Deposit account number: 16-0605

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9. Statement and signature: *To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.*

Name of Person Signing: Gregory J. Carlin 1/31/06
Reg. No. 45,607 Date

Total number of pages including cover sheet, attachments, and documents: 5

USPTO Fax Number for New Assignments (571) 273-0140

ASSIGNMENT

THIS ASSIGNMENT, made by us, **Wayne P. Cooper**, citizen of the United States of America, residing at 8932 Dixie River Road, Charlotte, North Carolina 28208; **Patrick C. Brown**, citizen of the United States of America, residing at 4820 Stowe Ridge Lane, Belmont, North Carolina 28012; and **Clyde Dennis Jones**, citizen of the United States of America, residing at 18140 Nantz Road, Cornelius, North Carolina 28031, respectively;

WITNESSETH: That,

WHEREAS, we are the joint inventors of certain new and useful improvements in **METHODS AND SYSTEMS FOR TRANSFERRING FUNDS** for which an application for United States Letters Patent has been filed in the United States Patent and Trademark Office on December 29, 2003, under Application No. 10/747,507, and which application claims priority from and is a Continuation-In-Part of U.S. Application No. 09/877,533, filed June 8, 2001, now U.S. Patent No. 6,736,314, all applications listed above being hereinafter referred to as the "application"; and

WHEREAS, **TELECOMMUSA, LTD.**, a North Carolina Corporation, having its principal place of business at P.O. Box 19627, Charlotte, NC 28219, hereinafter referred to as Assignee, is desirous of acquiring the entire right, title, and interest in and to said invention as described in said application, and in and to any and all Letters Patent, including U.S. Patent No. 6,736,314, which shall be or have been granted therefore in the United States of America and all foreign countries.

NOW, THEREFORE, To Whom It May Concern, be it known that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, we have sold and by these presents do hereby sell, assign, transfer, and convey unto the said assignee, its successors and assigns, the entire right, title, and interest in and to the said invention and application, and in and to any and all continuations, continuations-in-part, or divisions thereof, and in and to any and all Letters Patent of the United States of America and all foreign countries or reissues, reexaminations, or extensions thereof which may be granted therefor or thereon, for the full end of the term for which said Letters Patent may be granted, together with the right to claim the priority of said application in all foreign countries in accordance with the International


Convention, the same to be held and enjoyed by said assignee, its successors and assigns, as fully and entirely as the same would have been held and enjoyed by us if this assignment and sale had not been made.

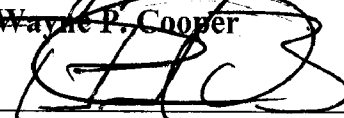
We hereby request that said Letters Patent be issued in accordance with this assignment.

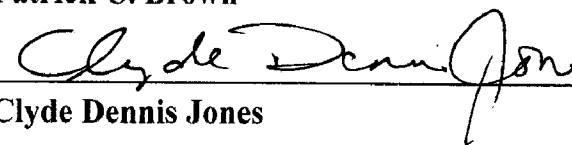
We further covenant and agree that, at the time of the execution and delivery of these presents, we possess full title to the invention and application above-mentioned, and that we have the unencumbered right and authority to make this assignment.

We further covenant, and agree to bind our heirs, legal representatives, and assigns, promptly to communicate to said assignee or its representatives any facts known to us relating to said invention, to testify in any interference or legal proceedings involving said invention, to execute any additional papers which may be requested to confirm the right of the assignee, its representatives, successors, or assigns to secure patent or similar protection for the said invention in all countries and to vest in the assignee complete title to the said invention and Letters Patent, without further compensation, but at the expense of said assignee, its successors, assigns, and other legal representatives.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this 17
day of January, 2006.


_____(SEAL)
~~Wayne P. Cooper~~


_____(SEAL)
Patrick C. Brown


_____(SEAL)
Clyde Dennis Jones

STATE OF North Carolina)

COUNTY OF Mecklenburg)

I, Ana Laura Aguilar, a Notary Public for said County and State, do hereby certify that **Wayne P. Cooper** personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 17 day of January, 2006.

(Official Seal)

Ana Laura Aguilar
Notary Public

My commission expires: 09/13/2009

STATE OF North Carolina)

COUNTY OF Mecklenburg)

I, Ana Laura Aguilar, a Notary Public for said County and State, do hereby certify that **Patrick C. Brown** personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 17 day of January, 2006.

(Official Seal)

Ana Laura Aguilar
Notary Public

My commission expires: 09/13/2009

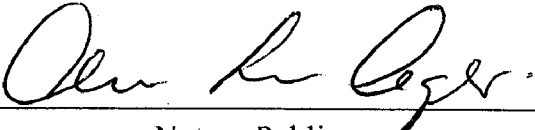
STATE OF North Carolina)

COUNTY OF Mecklenburg)

I, Ana Laura Aguilar, a Notary Public for said County and State, do hereby certify that **Clyde Dennis Jones** personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 17 day of January, 2006.

(Official Seal)


Notary Public

My commission expires: 09/13/2009