

PATENT ASSIGNMENT

Electronic Version v1.1
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SUBMISSION TYPE:	NEW ASSIGNMENT								
NATURE OF CONVEYANCE:	ASSIGNMENT								
CONVEYING PARTY DATA									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Mayur Dhanji Chheda</td> <td>01/25/2007</td> </tr> <tr> <td>Thomas Steven Helock</td> <td>01/23/2007</td> </tr> <tr> <td>Scott Christopher Arcure</td> <td>01/25/2007</td> </tr> </tbody> </table>		Name	Execution Date	Mayur Dhanji Chheda	01/25/2007	Thomas Steven Helock	01/23/2007	Scott Christopher Arcure	01/25/2007
Name	Execution Date								
Mayur Dhanji Chheda	01/25/2007								
Thomas Steven Helock	01/23/2007								
Scott Christopher Arcure	01/25/2007								
RECEIVING PARTY DATA									
Name:	Bank of America Corporation								
Street Address:	101 S. Tyron Street								
City:	Charlotte								
State/Country:	NORTH CAROLINA								
Postal Code:	28255								
PROPERTY NUMBERS Total: 1									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:30%;">Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>11668712</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	11668712				
Property Type	Number								
Application Number:	11668712								
CORRESPONDENCE DATA									
Fax Number:	(202)824-3001								
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
Phone:	202-824-3000								
Email:	aanderson@bannerwitcoff.com								
Correspondent Name:	Chunhsi Andy Mu								
Address Line 1:	1001 G Street, NW								
Address Line 4:	Washington, DISTRICT OF COLUMBIA 20001								
ATTORNEY DOCKET NUMBER:	007131.00018								
NAME OF SUBMITTER:	Chunhsi Andy Mu								

Total Attachments: 7
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PATENT

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ASSIGNMENT

WHEREAS, I, Mayur Dhanji Chheda, ("Assignor"), a citizen of India, residing at 9533 Oswald Lane, Charlotte, NC 28277, have invented certain new and useful inventions entitled "System and Method for Processing Loans". 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. _____ filed _____.

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
25th day of January, 2007.

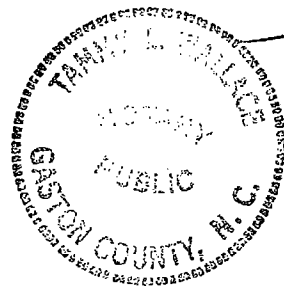


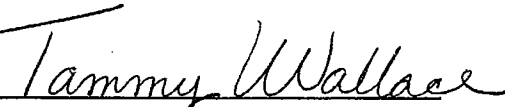
Mayur Dhanji Chheda, Assignor

STATE OF NORTH CAROLINA :
: SS
COUNTY OF MECKLENBURG :

On this 25th day of January, 2007, before me personally
appeared **Mayur Dhanji Chheda** 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.

(SEAL)
My Commission Expires:
April 4, 2011





Notary Public for North Carolina

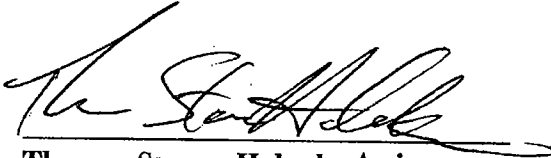
ASSIGNMENT

WHEREAS, I, Thomas Steven Helock, ("Assignor"), a citizen of United States, residing at 1932 Tuscan Oaks Court, Orange Park, FL 32003, have invented certain new and useful inventions entitled "System and Method for Processing Loans". 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. _____ filed _____.

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:

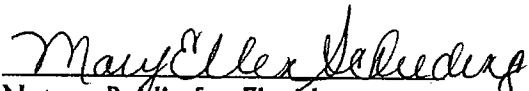
NOW, THEREFORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or payment for the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I said Assignor, by these presents do sell, assign and transfer unto 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
23 day of January, 2007.

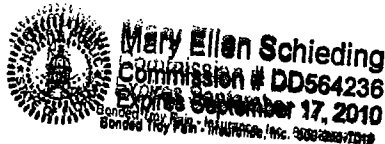

Thomas Steven Helock, Assignor

STATE OF FLORIDA :
: SS
COUNTY OF Duval :

On this 23 day of January, 2007, before me personally
appeared **Thomas Steven Helock** 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. (*personally known to me*)


Notary Public for Florida

(SEAL)
My Commission Expires:




ASSIGNMENT

WHEREAS, I, **Scott Christopher Arcure**, ("Assignor"), a citizen of **United States**, residing at **103 Hillspring Lane, Chapel Hill, NC 27516**, have invented certain new and useful inventions entitled "**System and Method for Processing Loans**". 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. _____ filed _____.

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
25TH day of JANUARY, 2007.




Scott Christopher Arcure, Assignor

STATE OF NORTH CAROLINA :
: SS
COUNTY OF ORANGE :

On this 25TH day of JANUARY, 2007, before me personally appeared
Scott Christopher Arcure 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.



(SEAL)
My Commission Expires: 1/26/09



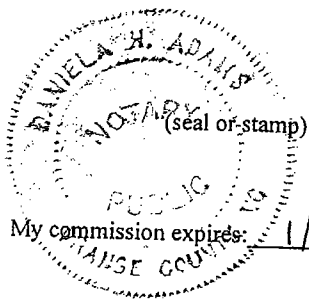
Notary Public for North Carolina

NOTARY ACKNOWLEDGEMENT
INDIVIDUALS

STATE OF NORTH CAROLINA
COUNTY OF ORANGE

I, a Notary Public of said State and County aforesaid, do hereby certify that SCOTT CHRISTOPHER ARCURE, principal(s), personally appeared before me this day, and (i) I have personal knowledge of the identity of the principal(s), and or (ii) I have seen satisfactory evidence of the principal(s) identity, by current State or Federal identification with the principal(s) photograph in the form of a _____ and or a (iii) credible witness has sworn to before me the identity of the principal(s) each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose therein and in the capacity indicated.

Witness my hand and official seal or stamp, this 25TH day of JANUARY, in the year 2007.



Daniela H Adams
Notary Public Official Signature

DANIELA H ADAMS
Notary Printed or Typed Name