

PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT	
NATURE OF CONVEYANCE:	ASSIGNMENT	
CONVEYING PARTY DATA		
Name		Execution Date
Eric W Miller		08/13/2007
Clay D Newton		09/10/2007
RECEIVING PARTY DATA		
Name:	Bank of America	
Street Address:	101 South Tryon Street	
City:	Charlotte	
State/Country:	NORTH CAROLINA	
Postal Code:	28255	
PROPERTY NUMBERS Total: 1		
Property Type	Number	
Application Number:	11854096	
CORRESPONDENCE DATA		
Fax Number:	(919)416-8333	
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>		
Phone:	919.286.8033	
Email:	fayewigfall@mvalaw.com	
Correspondent Name:	Moore & Van Allen, PLLC	
Address Line 1:	P.O. Box 13706, 430 Davis Drive, Ste 500	
Address Line 4:	Research Triangle Pa, NORTH CAROLINA 27709	
ATTORNEY DOCKET NUMBER:	2309US1.014033-260	
NAME OF SUBMITTER:	Steven B. Phillips	
Total Attachments: 2 source=Assignments#page1.tif source=Assignments#page2.tif		

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PATENT
 REEL: 019816 FRAME: 0496

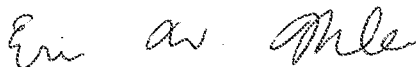
ASSIGNMENT

WHEREAS, I, Eric W. Miller, a citizen of United States, residing in Issaquah, Washington, have invented certain new and useful inventions entitled "Remote Provision of consistent One-Time Password Functionality for Disparate On-Line Resources". 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. 11/854,096
_____ filed September 12, 2007.

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, we have hereunto set our hands and seal this 13 day of August, 2007.



Eric W. Miller, Assignor

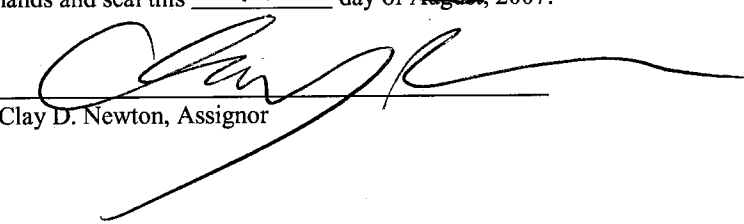
ASSIGNMENT

WHEREAS, I, Clay D. Newton, a citizen of United States, residing in Napa, California, have invented certain new and useful inventions entitled "Remote Provision of consistent One-Time Password Functionality for Disparate On-Line Resources". 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. 11/854,096 filed September 12, 2007.

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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 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, we have hereunto set our hands and seal this 10 day of September, 2007.


Clay D. Newton, Assignor