

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

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>Chad Renfro</td> <td>07/14/2008</td> </tr> <tr> <td>Christopher P. Higgins</td> <td>06/30/2008</td> </tr> </tbody> </table>		Name	Execution Date	Chad Renfro	07/14/2008	Christopher P. Higgins	06/30/2008
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Chad Renfro	07/14/2008						
Christopher P. Higgins	06/30/2008						
RECEIVING PARTY DATA							
Name:	BANK OF AMERICA CORPORATION						
Street Address:	101 South Tryon 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>12147824</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	12147824		
Property Type	Number						
Application Number:	12147824						
CORRESPONDENCE DATA							
Fax Number:	(704)331-1159						
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>							
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ATTORNEY DOCKET NUMBER:	2837US1.014033.360						
NAME OF SUBMITTER:	Christopher W. McAvoy						
Total Attachments: 2 source=360-AssignmentofChadRenfro#page1.tif source=360-AssignmentofChristopherHiggins#page1.tif							

OP \$40.00 12147824

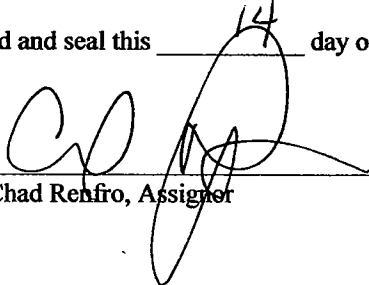
ASSIGNMENT

WHEREAS, **Chad Renfro**, a citizen of United States, residing in Waxahachie, Texas, have invented certain new and useful inventions entitled "**DYNAMIC ENTITLEMENT MANAGER**". 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. 12/147,824 filed June 27, 2008.

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 14 day of July, 2008.


 Chad Renfro, Assignor

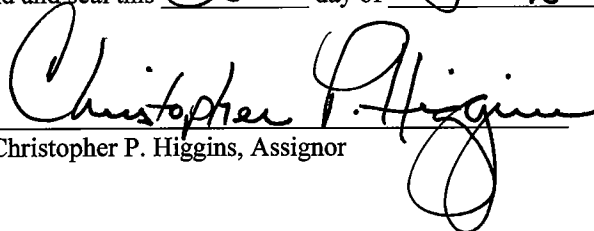
ASSIGNMENT

WHEREAS, **Christopher P. Higgins**, a citizen of United States, residing in Charlotte, North Carolina, have invented certain new and useful inventions entitled "**DYNAMIC ENTITLEMENT MANAGER**". 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. 12/147,824 filed June 27, 2008.

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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, I have hereunto set my hand and seal this 30th day of June, 2008.


 Christopher P. Higgins, Assignor