PATENT ASSIGNMENT

Electronic Version v1.1 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
David Todd Frew	01/28/2009
Gregory Clarence Brown	01/29/2009
Melinda Karen Petty	01/30/2009
George Miller Abernethy	01/30/2009
Leslie Marie Doby	01/28/2009
Pamela Rowland	01/30/2009
Zhongmin Agarwal	01/28/2009

RECEIVING PARTY DATA

Name:	Bank of America Corporation
Street Address:	101 S. Tryon Street
City:	Charlotte
State/Country:	NORTH CAROLINA
Postal Code:	28255

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	12362833

CORRESPONDENCE DATA

500771918

Fax Number: (202)824-3001

Correspondence will be sent via US Mail when the fax attempt is unsuccessful.

202-824-3000 Phone:

aanderson@bannerwitcoff.com Email:

Correspondent Name: Chunhsi Andy Mu

Address Line 1: 1100 13th Street, N.W., Suite 1200

Address Line 4: WASHINGTON, DISTRICT OF COLUMBIA 20005-4051

ATTORNEY DOCKET NUMBER: 007131.00393

PATENT

REEL: 022204 FRAME: 0915

NAME OF SUBMITTER:	Chunhsi Andy Mu
Total Attachments: 7 source=7131-393-Assignments#page1.tif source=7131-393-Assignments#page2.tif source=7131-393-Assignments#page3.tif source=7131-393-Assignments#page4.tif source=7131-393-Assignments#page5.tif source=7131-393-Assignments#page6.tif source=7131-393-Assignments#page7.tif	

PATENT REEL: 022204 FRAME: 0916

WHEREAS, I, David Todd Frew, ("Assignor"), a citizen of United States of
America, residing in Fort Mill, SC, have invented certain new and useful inventions entitled
"System and Method for Processing Offending Items in a Financial System". 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. 12/362,833
(F) 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

_____ filed __January 30, 2009 ____.

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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 **284** day of **January**, 2009.

David Todd Frew, Assignor

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WHEREAS, I, Gregory Clarence Brown, ("Assignor"), a citizen of Unite	ed
States of America, residing in Tampa, FL, have invented certain new and useful invention	ns
entitled "System and Method for Processing Offending Items in a Financial System".	Ιť
the following lines are blank, the above application was filed on even date herewit	h.
otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, L an assign	or
below, hereby authorize my attorney to insert the filing date and application number below	ľΨ
after they become known and prior to filing the recordation. U.S. Application No.	
12/362,833 filed January 30, 2009	

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 thercof, 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 assignce 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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 29 day of day of

Gregory Clarence Brown, Assignor

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PATENT REEL: 022204 FRAME: 0918

WHEREAS, I, Melinda Karen Petty, ("Assignor"), a citizen of United
States of America, residing in Ennis, TX, have invented certain new and useful inventions
entitled "System and Method for Processing Offending Items in a Financial System". 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.
12/362,833 filed January 30, 2009

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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 30 day of January, 2009.

Melinda Karen Petty, Assignof

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WHEREAS, I, George Miller Abernethy, ("Assignor"), a citizen of United States of America, residing in Charlotte, NC, have invented certain new and useful inventions entitled "System and Method for Processing Offending Items in a Financial System". 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. 12/362,833 filed January 30, 2009

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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 30 day of January, 2009.

George Miller Abernethy, Assignment

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WHEREAS, I, Leslie Marie Doby, ("Assignor"), a citizen of United States
a side of Motthews NC have invented certain new and useful inventions
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a collection lines are blank the above application was filed on even date nerowith,
the same to comply with 37 CFR 83.21 for recordal of this assignment, i, an assignment
below bereby 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.
12/362,833 filed January 30, 2009
12/302,033

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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 28 day of January 2009.

Leslie Marie Doby, Assignor

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WHEREAS, I, Pamela Rowland, ("Assignor"), a citizen of United States of
America, residing in Huntersville, NC, have invented certain new and useful inventions
entitled "System and Method for Processing Offending Items in a Financial System". 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.
12/362,833 filed January 30, 2009

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 nominces, any and all facts known to me regarding said inventions whenever requested, and that I will execute all non-provisional, divisional, reissue, continuation and continuation-in-part 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 30% day of water. 2009.

Pamela Rowland, Assignor

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WHEREAS, I, Zhongmin Agarwal, ("Assignor"), a citizen of United States
of America, residing in Charlotte, NC, have invented certain new and useful inventions
entitled "System and Method for Processing Offending Items in a Financial System." 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.
12/362,833 filed January 30, 2009

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 non-provisional, divisional, reissue, continuation and continuation-in-part 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 28th day of 3001 1000.

Zhongmin Agarwal, Assignor

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RECORDED: 02/04/2009

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PATENT

REEL: 022204 FRAME: 0923