PATENT ASSIGNMENT

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SUBMISSION TYPE: NEW ASSIGNMENT

NATURE OF CONVEYANCE: ASSIGNMENT

CONVEYING PARTY DATA

| Name | Execution Date |
|-----------------|----------------|
| David P. Drzewi | 03/23/2010 |

RECEIVING PARTY DATA

| Name: | Bank of America Corporation |
|-------------------|-----------------------------|
| Street Address: | 101 South Tryon Street |
| Internal Address: | NC1-002-29-01 |
| City: | Charlotte |
| State/Country: | NORTH CAROLINA |
| Postal Code: | 28255 |

PROPERTY NUMBERS Total: 1

| Property Type | Number |
|---------------------|----------|
| Application Number: | 12729516 |

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ATTORNEY DOCKET NUMBER: 015444.0551 PMN 4100US1

NAME OF SUBMITTER: Darla Rupert

Total Attachments: 1 source=assign3#page1.tif

\$40.00

PATENT REEL: 024123 FRAME: 0415 ATTORNEY DOCKET NO. 015444.0551 (PMN: 4100US1)

RECORDED: 03/23/2010

ASSIGNMENT

WHEREAS, I, David P. Drzewi ("Assignor"), a citizen United States, residing at East Hampton, Connecticut, have invented certain new and useful inventions entitled "System and Method for Converting Automated Clearing House Data". 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 the attorneys for Bank of America to insert the filing date and application number below after they become known and prior to filing the recordation. U.S. Application No.1 2/129,516 filed 3-23-2010.

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 therefore 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, known to me regarding said inventions whenever requested, and that I will execute all nonprovisional, 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^{RB} day

PATENT

REEL: 024123 FRAME: 0416