

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 style="width: 30%;">Execution Date</th> </tr> </thead> <tbody> <tr> <td>Rachel Nemecek</td> <td>05/13/2010</td> </tr> <tr> <td>John Cowan</td> <td>05/13/2010</td> </tr> <tr> <td>Edward M. Dunlap Jr.</td> <td>05/13/2010</td> </tr> <tr> <td>Eric Hunsaker</td> <td>05/13/2010</td> </tr> <tr> <td>Charles C. Howie</td> <td>05/27/2010</td> </tr> </tbody> </table>		Name	Execution Date	Rachel Nemecek	05/13/2010	John Cowan	05/13/2010	Edward M. Dunlap Jr.	05/13/2010	Eric Hunsaker	05/13/2010	Charles C. Howie	05/27/2010
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RECEIVING PARTY DATA													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Name:</td> <td>Bank of America</td> </tr> <tr> <td>Street Address:</td> <td>101 S. Tryon Street</td> </tr> <tr> <td>Internal Address:</td> <td>Mailcode: NC1-002-29-01</td> </tr> <tr> <td>City:</td> <td>Charlotte</td> </tr> <tr> <td>State/Country:</td> <td>NORTH CAROLINA</td> </tr> <tr> <td>Postal Code:</td> <td>28255</td> </tr> </table>		Name:	Bank of America	Street Address:	101 S. Tryon Street	Internal Address:	Mailcode: NC1-002-29-01	City:	Charlotte	State/Country:	NORTH CAROLINA	Postal Code:	28255
Name:	Bank of America												
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CORRESPONDENCE DATA													
<p>Fax Number: (845)362-6111</p> <p><i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i></p> <p>Phone: 8453626100</p> <p>Email: earons@weissarons.com</p> <p>Correspondent Name: Weiss & Arons LLP</p> <p>Address Line 1: 1540 Route 202</p> <p>Address Line 2: Suite 8</p> <p>Address Line 4: Pomona, NEW YORK 10970</p>													
ATTORNEY DOCKET NUMBER:	104-116												

OP \$40.00 12779663

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PATENT
REEL: 024453 FRAME: 0600

NAME OF SUBMITTER:

Edward M. Arons

Total Attachments: 5

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ASSIGNMENT

WHEREAS, I, Rachel Nemecek, ("Assignor"), a citizen of the United States of America, residing in Charlotte, North Carolina, have invented certain new and useful inventions entitled "RISK ELEMENT CONSOLIDATION". 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. 12/779,663, filed on 5/13/2010.

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 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 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 13th day of May, 20 10.

Rachel Nemecek
Rachel Nemecek, Assignor

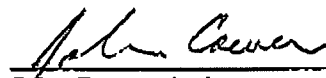
ASSIGNMENT

WHEREAS, I, John Cowan, ("Assignor"), a citizen of the United States of America, residing in Charlotte, North Carolina, have invented certain new and useful inventions entitled "RISK ELEMENT CONSOLIDATION". 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. 12/779,663, filed on 05/13/2010.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of 5, 20 10.


John Cowan, Assignor


ASSIGNMENT

WHEREAS, I, Edward M. Dunlap Jr., ("Assignor"), a citizen of the United States of America, residing in Cramerton, North Carolina, have invented certain new and useful inventions entitled "**RISK ELEMENT CONSOLIDATION**". 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. 12/779,663, filed on 05/13/2010.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13th day of May 2010.


Edward M. Dunlap Jr., Assignor

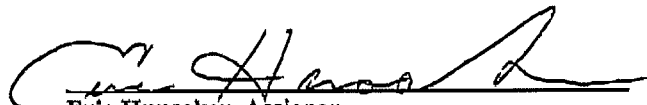
ASSIGNMENT

WHEREAS, I, Eric Hunsaker, ("Assignor"), a citizen of the United States of America, residing in Charlotte, North Carolina, have invented certain new and useful inventions entitled "RISK ELEMENT CONSOLIDATION". 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. 12/779,663, filed on 05/13/2010.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of 5, 20 10.


Eric Hunsaker, Assignor

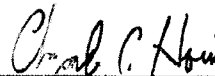
ASSIGNMENT

WHEREAS, I, **Charles C. Howie**, ("Assignor"), a citizen of the United States of America, residing in Charlotte, North Carolina, have invented certain new and useful inventions entitled "**RISK ELEMENT CONSOLIDATION**". 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. 12/779,663, filed on 05/13/2010.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27 day of May, 20 10.



Charles C. Howie, Assignor