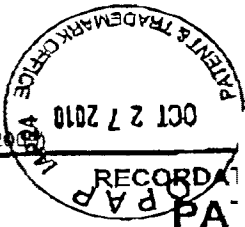


Form PTO-1595 (Rev. 03-09)  
OMB No. 0651-0027 (exp. 03/31/2010)



12-06-2010

DEPARTMENT OF COMMERCE  
Patent and Trademark Office



103612905

To the Director of the U.S. Patent and Trademark Office

new address(es) below.

**1. Name of conveying party(ies)**  
Countrywide Financial Corporation

**2. Name and address of receiving party(ies)**  
Name: Bank of America Corporation  
Internal Address: \_\_\_\_\_

Additional name(s) of conveying party(ies) attached?  Yes  No

Street Address: 100 N. Tryon Street

**3. Nature of conveyance/Execution Date(s):**  
Execution Date(s) 10/22/10  
 Assignment  Merger  
 Security Agreement  Change of Name  
 Joint Research Agreement  
 Government Interest Assignment  
 Executive Order 9424, Confirmatory License  
 Other \_\_\_\_\_

City: Charlotte

State: North Carolina

Country: U.S.A. Zip: 28255

Additional name(s) & address(es) attached?  Yes  No

**4. Application or patent number(s):**  This document is being filed together with a new application.  
A. Patent Application No.(s)  
11/598,831; 11/727,884; 11/729,961; 11/739,556; 11/976,193; 12/071,575;  
12/292,641; 12/379,486

B. Patent No.(s)

Additional numbers attached?  Yes  No

**5. Name and address to whom correspondence concerning document should be mailed:**

Name: ROYLANCE, ABRAMS, BERDO & GOODMAN, L.L.P.

Internal Address: SUITE 600

Street Address: 1300 19th Street NW

City: WASHINGTON

State: DC Zip: 20036

Phone Number: 202-659-9076

Fax Number: 202-659-9344

Email Address: storgovitsky@roylance.com

**6. Total number of applications and patents involved:** 8

**7. Total fee (37 CFR 1.21(h) & 3.41)** \$320.00

Authorized to be charged to deposit account  
 Enclosed  
 None required (government interest not affecting title)

**8. Payment Information**

Deposit Account Number 18-2220

10/29/2010 AMULLINS 00000812 11598831

Authorized User Name S. TORGOVITSKY

01 FL:8021 320.00

**9. Signature:** [Signature]

October 27, 2010

Date

Signature

STANISLAV TORGOVITSKY  
Name of Person Signing

Total number of pages including cover sheet, attachments, and documents:

9

Documents to be recorded (including cover sheet) should be faxed to (671) 273-0140, or mailed to:  
Mail Stop Assignment Recordation Services, Director of the USPTO, P.O.Box 1450, Alexandria, V.A. 22313-1450

### ASSIGNMENT OF PATENT RIGHTS

For good and valuable consideration, the receipt of which is hereby acknowledged, the following entity:

COUNTRYWIDE FINANCIAL CORPORATION

("Assignor"), does hereby sell, assign, transfer and convey unto BANK OF AMERICA CORPORATION, a Delaware corporation having offices in Charlotte, North Carolina ("Assignee") or its designees, all of Assignor's right, title and interest in and to the patent applications and patents listed in Schedule A attached to this Assignment, any patents, registrations, or certificates of invention issuing on any patent applications listed in Schedule A, the inventions disclosed in any of the foregoing, any and all counterpart United States, international and foreign patents, applications and certificates of invention based upon or covering any portion of the foregoing, and all reissues, re-examinations, divisionals, renewals, extensions, provisionals, continuations and continuations-in-part of any of the foregoing (collectively "Patent Rights").

Assignor agrees to and hereby does sell, assign, transfer and convey unto Assignee all rights: (i) in and to causes of action and enforcement rights for the Patent Rights including all rights to pursue damages, injunctive relief and other remedies for past and future infringement of the Patent Rights, and (ii) to apply in any or all countries of the world for patents, certificates of invention or other governmental grants for the Patent Rights, including without limitation under the Paris Convention for the Protection of Industrial Property, the International Patent Cooperation Treaty, or any other convention, treaty, agreement or understanding. Assignor also hereby authorizes the respective patent office or governmental agency in each jurisdiction to issue any and all patents or certificates of invention which may be granted upon any of the Patent Rights in the name of Assignee, as the assignee to the entire interest therein.

Assignor will, at the reasonable request of Assignee and without demanding any further consideration therefor, do all things necessary, proper, or advisable, including without limitation the execution, acknowledgment and recordation of specific assignments, oaths, declarations and other documents on a country-by-country basis, to assist Assignee in obtaining, perfecting, sustaining, and/or enforcing the Patent Rights. Such assistance shall include providing, and obtaining from the respective inventors, prompt production of pertinent facts and documents, giving of testimony, execution of petitions, oaths, powers of attorney, specifications, declarations or other papers and other assistance reasonably necessary for filing patent applications, complying with any duty of disclosure, and conducting prosecution, reexamination, reissue, interference or other priority proceedings, opposition proceedings, cancellation proceedings, public use proceedings, infringement or other court actions and the like with respect to the Patent Rights.



Schedule A

|   | Application<br>Serial No. | Date       |  |
|---|---------------------------|------------|--|
| Springing Real Estate Mortgage<br>Investment Conduit  | 11/598,831                | 11-14-2006 | Nancy De Liban;<br>Michael W. Schloessmann   |
| Loss Impact Tracking System and<br>Method   | 11/727,884                | 03-28-2007 | Craig Hooley;<br>Honey Kalla;<br>Hari Vivek;<br>Paul Lindemann;<br>Esteban C. Vivanco              |
| Property-Related Benefit Financing<br>Method and System   | 11/729,961                | 03-30-2007 | John P. McMurray;<br>Mitchell G. Turley  |
| Home Equity Estimator, Banner<br>Providing Interactive Home Equity<br>Estimation, and Method for<br>Implementing the Same | 11/739,556                | 04-24-2007 | Lawrence P. Martine;<br>Christopher Catlow;<br>David Collins                                       |
| Automated Dial Tone Verification and<br>Reporting   | 11/976,193                | 10-22-2007 | Joseph S. Lindsey;<br>Leo R. Quintanar;<br>Drusella J. Walsh                                       |
| Systems and Method for Evaluating<br>Third Party Services   | 12/071,575                | 02-22-2008 | Blair R. Allan;<br>Olivian Pitis,<br>Linda S. Yce;<br>Jessica R. Bass;<br>Christopher G. Weinstock |
| Consolidating Data Into Electronic<br>Documents   | 12/292,641                | 11-21-2008 | Cibele Vilar;<br>Harpreet Mehta;<br>Melissa Diokno;<br>Shannon Gilbreath;<br>David C. Young;       |
| Monitoring, Measuring And Protecting<br>Access to Data in a Distributed<br>Computing Network                              | 12/379,486                | 02-24-2009 | Thomas C. Baker;<br>Stephen W. Jones;<br>Christopher W. Schrader                                   |

Exhibit A

**BANK OF AMERICA CORPORATION  
CERTIFICATE OF ASSISTANT SECRETARY**

I, Allison L. Gilliam, Assistant Secretary of Bank of America Corporation, a corporation duly organized and existing under the laws of the State of Delaware (the "Corporation"), do hereby certify that:

- 1. Effective July 1, 2008, Bank of America Corporation acquired Countrywide Financial Corporation and its subsidiaries.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Corporation this 28th day of May, 2009.

(SEAL)

*Allison L. Gilliam*

Allison L. Gilliam  
Assistant Secretary

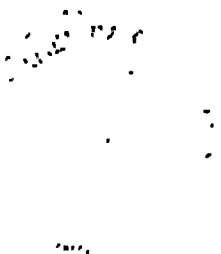


Exhibit B

**LIMITED POWER OF ATTORNEY**

This POWER OF ATTORNEY is made on this 15<sup>th</sup> day of July, 2008 by Bank of America Corporation (hereinafter called the "Corporation"), having its principal place of business in the City of Charlotte, County of Mecklenburg, State of North Carolina.

WHEREAS, the Corporation is a corporation duly organized and existing under the laws of the State of Delaware; and

WHEREAS, the Corporation is desirous of making the appointments hereinafter contained; and

WHEREAS, Alice A. Herald, Deputy General Counsel and Corporate Secretary of the Corporation, is empowered by Article IX, Section 1 of the By-Laws of the Corporation to execute this Power of Attorney making such appointments;

NOW THESE PRESENTS WITNESS, that the Corporation does hereby appoint Michael A. Springs of Bank of America, National Association, 101 South Tryon Street, Charlotte, NC, Attorney-in-Fact of the Corporation, with full power and authority to act in the name and on behalf of the Corporation to do any or all of the following in relation to the execution of legal patent documents:

1. To execute and deliver any agreement and any other ancillary documentation in connection therewith as the Attorney-in-Fact may deem appropriate, necessary or expedient; and
2. To perform any other deed or act which the Attorney shall consider necessary or desirable for the carrying out of any of the acts authorized by these presents, the necessity or desirability for any such deed or act being sufficiently proved by the performance thereof.

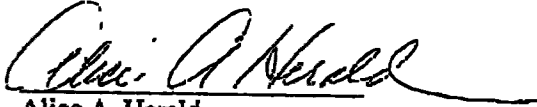
The Corporation hereby ratifies and agrees to confirm all acts done or caused to be done by the Attorney in exercise of the powers hereby conferred, including whatsoever shall be done between the time of the revocation by any means of the powers so conferred and the time such revocation becomes known to the Attorney-in-Fact, and it is hereby declared that these presents shall at all times be conclusively binding on the Corporation and in favor of third parties who have not received notice of the revocation thereof; *provided nonetheless*, that nothing contained in these presents shall be deemed to empower the Attorney-in-Fact to perform any act to which the Corporation is incapable or which is unlawful.

This Power of Attorney shall remain in full force and effect until its express revocation by the Corporation at any time, or, with respect to the above Attorney-in-Fact, if such Attorney-in-Fact ceases to be employed by any branch, subsidiary or affiliate of the Corporation prior to the expiration or revocation hereof.



IN WITNESS WHEREOF, the undersigned, being duly authorized, has executed this POWER OF ATTORNEY as of the date first written above.

**BANK OF AMERICA CORPORATION**



Alice A. Herald  
Deputy General Counsel and Corporate Secretary

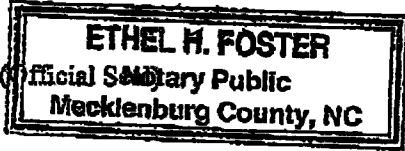
STATE OF NORTH CAROLINA

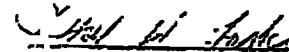
COUNTY OF MECKLENBURG

)  
) SS.  
)

I, Ethel Foster, a Notary Public for said County and State, do hereby certify that Alice A. Herald personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 15<sup>th</sup> day of July, 2008.



  
Notary Public

My commission expires: August 28, 2010