

# PATENT ASSIGNMENT

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<b>SUBMISSION TYPE:</b>	NEW ASSIGNMENT
<b>NATURE OF CONVEYANCE:</b>	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
Stefani R. Benefield	03/15/2011
Eric E. Ellis	04/04/2011
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	BANK OF AMERICA CORPORATION
<b>Street Address:</b>	214 North Tryon Street
<b>Internal Address:</b>	Mailcode: NC1-027-20-05
<b>City:</b>	Charlotte
<b>State/Country:</b>	NORTH CAROLINA
<b>Postal Code:</b>	28255
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	13038136
<b>CORRESPONDENCE DATA</b>	
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<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>	
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<b>ATTORNEY DOCKET NUMBER:</b>	3075USCIP2.014033.1182
<b>NAME OF SUBMITTER:</b>	James C. Edwards
<b>Total Attachments: 2</b> source=1182-CombinedAssignment-Benefield#page1.tif source=1182-CombinedAssignment-Ellis#page1.tif	

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**PATENT**  
**REEL: 026071 FRAME: 0137**

# ASSIGNMENT

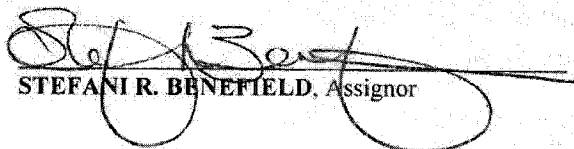
WHEREAS, I, **STEFANI R. BENEFIELD** ("Assignor"), a citizen of the United States of America, residing in **MILTON, FLORIDA**, have invented certain new and useful inventions listed below. If the following lines are blank, the identified application was filed on even date herewith, otherwise, to comply 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 dates and application numbers below after they become known and prior to filing the recordation.

Title	Application No.	Atty Docket No.
DYNAMICALLY PROVIDING FINANCIAL SOLUTION RECOMMENDATIONS	13/038,132	3075USCIP1.014033.1181
PROVIDING VALUE EXCHANGE IN CONNECTION WITH FINANCIAL INSTITUTION RECOMMENDATIONS OFFERS	13/038,136	3075USCIP2.014033.1182
CONDUCTING A FINANCIAL INSTITUTION INTERACTION ACROSS MULTIPLE FINANCIAL INSTITUTION CHANNELS	13/038,137	3075USCIP3.014033.1177

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 non-provisionals, 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 15<sup>th</sup> day of March, 2011.

  
STEFANI R. BENEFIELD, Assignor

## ASSIGNMENT

WHEREAS, I, ERIC E. ELLIS ("Assignor"), a citizen of the United States of America, residing in CHARLOTTE, NORTH CAROLINA, have invented certain new and useful inventions listed below. If the following lines are blank, the identified 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 dates and application numbers below after they become known and prior to filing the recordation.

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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 non-provisionals, 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 4<sup>th</sup> day of April, 2011.

E. Ellis  
ERIC E. ELLIS, Assignor