#### PATENT ASSIGNMENT

#### Electronic Version v1.1 Stylesheet Version v1.1

| SUBMISSION TYPE:      | NEW ASSIGNMENT |  |
|-----------------------|----------------|--|
| NATURE OF CONVEYANCE: | ASSIGNMENT     |  |

#### **CONVEYING PARTY DATA**

| Name               | Execution Date |
|--------------------|----------------|
| Adam James Blake   | 08/27/2013     |
| Peter J. Langsam   | 08/30/2013     |
| Jennifer Ann Zuhde | 08/28/2013     |
| Thomas Bradley     | 08/28/2013     |

#### **RECEIVING PARTY DATA**

| Name:             | Bank of America Corporation |  |
|-------------------|-----------------------------|--|
| Street Address:   | 214 North Tryon Street      |  |
| Internal Address: | NC1-027-20-05               |  |
| City:             | Charlotte                   |  |
| State/Country:    | NORTH CAROLINA              |  |
| Postal Code:      | Postal Code: 28255          |  |

#### PROPERTY NUMBERS Total: 1

| Property Type       | Number   |
|---------------------|----------|
| Application Number: | 14014731 |

#### **CORRESPONDENCE DATA**

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| ATTORNEY DOCKET NUMBER: | 007131.01381         |
|-------------------------|----------------------|
| NAME OF SUBMITTER:      | Elizabeth A. Almeter |
|                         | PATENT               |

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| Signature:   | /Elizabeth A. Almeter/                                     |
|--|--|
| Date:  | 08/30/2013   |
|  | This document serves as an Oath/Declaration (37 CFR 1.63). |
| Total Attachments: 8 source=7131-1381-Assignment#page1.tif source=7131-1381-Assignment#page2.tif source=7131-1381-Assignment#page3.tif source=7131-1381-Assignment#page4.tif source=7131-1381-Assignment#page5.tif source=7131-1381-Assignment#page7.tif source=7131-1381-Assignment#page8.tif |  |

PATENT REEL: 031117 FRAME: 0799

## COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

| Title of<br>Invention  |   | Risk Identification  |  |
|--|---|--|--|
| As the below   | named inve  | entor, I hereby declare that:  |  |
| This declaration is directed to:   | on 🔀  | The attached application, or   |  |
|  |   | United States application or PCT international application numberfiled on  |  |
| The above-ide  | entified app  | olication was made or authorized to be made by me.   |  |
| I believe that   | I am the or   | iginal inventor or an original joint inventor of a claimed invention in the application.   |  |
|  |   | at any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or re than five (5) years, or both.   |  |
| ASSIGNMENT   |   |  |  |
| (City, State/Pr<br>even date her<br>authorize the  | ovince) hav<br>ewith, othe<br>attorneys f   | s Blake ("Assignor"), a citizen of the <u>United States</u> (Country), residing in <u>Charlotte, North Carolina</u> we invented the above invention. If the following lines are blank, the above application was filed on erwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby for Bank of America to insert the filing date and application number below after they become the recordation.   |  |
|  |   | U.S. Application No. <u>14,014,731</u> , filed <u>August 30, 2013</u> .  |  |
| 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: |   |  |  |
| payment for t<br>said Assignor,<br>representative<br>countries fore<br>countries in it<br>entitled under<br>Letters Patent<br>in-parts and e<br>confidential ir<br>request the Co<br>inventions or<br>interest. I represent<br>without further<br>nominees, any<br>provisional, di<br>proceedings, s   | he making by these pes, the full a ign theretos own name internation; granted the extensions the extensions the extension of | HOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I resents do sell, assign and transfer unto said Assignee, its successors, assigns and legal and exclusive right, title and interest for the territory of the United States of America and all or, and throughout the world and in space, (including the right to apply for Letters Patent in foreign e and to claim any priority rights for such foreign applications to which such applications are inal conventions, treaties, or otherwise), in and to said inventions and in and to all applications and herefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, continuationshereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and er of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said herefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will ation, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or cts known to me regarding said inventions whenever requested, and that I will execute all non-issue, reexamination, continuation and continuation-in-part applications, testify in any legal ful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its nominees. to obtain and enforce proper patent protection for said inventions in all countries. |  |

#### WARNING

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# COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

| Parameter and the second secon |   |
|--|---|
| Title of<br>Invention  | Risk Identification   |
| As the below   | named inventor, I hereby declare that:  |
| This declarati   | INTERINGUE ADDICATION, OF   |
|  | United States application or PCT international application number   |
| The above-id   | entified application was made or authorized to be made by me.   |
| I believe that   | I am the original inventor or an original joint inventor of a claimed invention in the application.   |
|  | owledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or<br>t of not more than five (5) years, or both.  |
|  | ASSIGNMENT  |
| State/Province date herewith authorize the   | Peter J. Langsam ("Assignor"), a citizen of the <u>United States</u> (Country), residing in <u>San Francisco</u> Ctity, se) have invented the above invention. If the following lines are blank, the above application was filed on even an otherwise, to comply with 37 C.F.R. §3.21 for recordal of this assignment, I, an assignor below, hereby attorneys for Bank of America to insert the filing date and application number below after they become rior to filing the recordation.  |
|  | U.S. Application No. <u>14/014,731</u> , filed <u>August 30, 2013</u>   |
| Delaware, an   | NK OF AMERICA CORPORATION ("Assignee"), a Corporation duly organized under the laws of the State of d having its offices and place of business at Charlotte, North Carolina, is desirous of acquiring the entire right, est in and to the aforesaid inventions and in and to all applications and Letters Patent therefor granted in the of America, and in any and all countries foreign thereto:  |
| payment for the said Assignor, representative countries for a countries in it entitled under Letters Patentin-parts and econfidential in request the Countries or interest. I repositional for coeedings of the confidential in request the Countries or interest. I repositional for coeedings of the countries of the  | FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal es, the full and exclusive right, title and interest for the territory of the United States of America and all eigh thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign is own name and to claim any priority rights for such foreign applications to which such applications are international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and a granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuation, xtensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and domainssioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and resent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will be consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or y and all facts known to me regarding said inventions whenever requested, and that I will execute all non-visional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal sign, and nominees, to obtain and enforce proper patent protection for said inventions in all countries. |

[Page 1 of 2]

PATENT REEL: 031117 FRAME: 0802

#### WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

| purposes are not retained in the application | file and therefore ar | re not publicly ava | ulable. |  |
|--|-----------------------|---------------------|---------|--|
| LEGAL NAME OF INVENTOR                       |                       |                     |         |  |
| Inventor: Peter J. Langsam                   |                       | Date:               | 5/30/13 |  |
| Signature: Fell                              | 1-                    |                     |         |  |

### COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

| Title of<br>Invention  | Risk Identification  |  |  |  |
|--|--|--|--|--|
| As the below named inventor, I hereby declare that:  |  |  |  |  |
| This declarati   | \(\chi\) The attached application, of  |  |  |  |
|  | United States application or PCT international application number  |  |  |  |
| The above-ide  | entified application was made or authorized to be made by me.  |  |  |  |
| I believe that   | I am the original inventor or an original joint inventor of a claimed invention in the application.  |  |  |  |
| •  | owledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or to fine or to fine the total tot |  |  |  |
|  | ASSIGNMENT   |  |  |  |
| State/Province date herewith authorize the   | WHEREAS, I, Jennifer Ann Zuhde ("Assignor"), a citizen of the <u>United States</u> (Country), residing in <u>Nevada, Texas</u> (City, State/Province) have invented the above invention. 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. <u>14/014,731</u> , filed <u>August 30, 2013</u> .  |  |  |  |
| Delaware, an title and inter   | 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:   |  |  |  |
| payment for t<br>said Assignor,<br>representativ<br>countries for<br>countries in it<br>entitled under<br>Letters Paten<br>in-parts and e<br>confidential in<br>request the C<br>inventions or<br>interest. I rep<br>without furth<br>nominees, an<br>provisional, d<br>proceedings, | FORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I, by these presents do sell, assign and transfer unto said Assignee, its successors, assigns and legal es, the full and exclusive right, title and interest for the territory of the United States of America and all eigh thereto, and throughout the world and in space, (including the right to apply for Letters Patent in foreign as own name and to claim any priority rights for such foreign applications to which such applications are international conventions, treaties, or otherwise), in and to said inventions and in and to all applications and it granted therefor, and all non-provisionals, divisionals, reissues, reexaminations, continuations, extensions thereof, and in and to all copyrights, trademarks with their associated goodwill, trade secrets, information, and compilations, necessary or useful to make, use, or sell the inventions. I hereby authorize and dommissioner of Patents, and any official whose duty it is to issue patents, to issue all Letters Patent on said resulting therefrom to said Assignee, or its successors and assigns, as assignee of the entire right, title and resent and warrant that I have full right to agree to, execute, and deliver this assignment. I agree that I will er consideration, but at the expense of Assignee, communicate to said Assignee, or its successors, assigns, or y and all facts known to me regarding said inventions whenever requested, and that I will execute all non-ivisional, reissue, reexamination, continuation and continuation-in-part applications, testify in any legal sign all lawful papers, make all rightful oaths, and generally do everything reasonable for said Assignee, its  |  |  |  |

#### **WARNING:**

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

| LEGAL NAME   | OF INVENTOR        |    |           |
|--------------|--------------------|----|-----------|
|              | ,                  |    | Q- 0 C-10 |
| Inventor:    | Jennifer Ann Zuhde |    | Date:     |
| Signature: _ |                    | Am | gahel     |

### COMBINED DECLARATION (37 CFR 1.63) AND ASSIGNMENT FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

| Title of<br>Invention  | Risk Identification  |  |
|--|--|--|
| As the below named inventor, I hereby deciare that:  |  |  |
| This declaration is directed to:   | This declaration   |  |
|  | United States application or PCT international application number filed on   |  |
| The above-identified application was made or authorized to be made by me.  |  |  |
| I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.   |  |  |
| Thereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.   |  |  |
| ASSIGNMENT   |  |  |
| WHEREAS, I, Thomas Bradley ("Assignor"), a citizen of the <u>United States</u> (Country), residing in <u>Lyman</u> , <u>SC</u> (City, State/Province) have invented the above invention. 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. 14,014,731 filed August 30, 2013  |  |
| 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 aforesald 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: |  |  |
| payment for t  | ORE, TO WHOM IT MAY CONCERN, be it known that, for good and valuable consideration, including salary or the making of inventions, or employee benefits, the receipt and sufficiency of which is hereby acknowledged, I have presented to sail, satisfying and benefits, that said Assigned, it supported to sail, satisfying and least |  |

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, divisionals, reissues, reexaminations, continuations-parts 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, reexamination, continuation and continuation-in-part applications, testify in any legal proceedings, sign all lawful papers, make all rightful oaths, and generally do everything reason

[Page 1 of 2]

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| LEGAL NAME OF INVENTOR   |                 |
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| Signature: 1429          |                 |

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