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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

App. Serial No.: 11/202,790

Patent No.: 7,552,118

05/25/2017 DALLEN 00000001 7552118

01 FC:1599

4100.00 OP

Inventor: Michael D. Schulze

Title: METHOD OF OBTAINING AN ELECTRONICALLY-STORED
FINANCIAL DOCUMENT

Filed: August 12, 2005

Adjustment date: 05/26/2017 DALLEN
05/25/2017 DALLEN 00000001 7552118
01 FC:1599

-4100.00 OP

Group Art Unit: 2163

Confirmation No.: 8676

05/26/2017 DALLEN 00000002 11202790

01 FC:1461

3070.00 OP

Attorney Docket No.: 8580.3002.001

NOTICE UNDER 37 C.F.R. § 1.28(c)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

05/26/2017 DALLEN 00000003 7552118

01 FC:1599

1110.00 OP

Dear Commissioner:

This notice under 37 C.F.R. § 1.28(c) is being filed to assert a loss of small entity status for U.S. Patent No. 7,552,118. The Assignee/Inventors became aware that small entity fees were submitted in error, as small entity status changed at or around June 28, 2004.

Included herein is an itemization of the total deficiency payment pursuant to MPEP § 509 and 37 C.F.R. § 1.28(c)(2)(ii). All fees listed and paid are in U.S. dollars. The Assignee/Inventors assert by way of signature below that each of these fees were paid in good faith without any intent to deceive the Patent Office. Also submitted herein is a check for payment of the \$4180.00 deficiency due to fully satisfy the required large entity fees for the subject patent.

Itemization under 37 C.F.R. § 1.28(c)(2)(ii)

Date	Fee Description	Current Large Entity Fee	Small Entity Fees Paid	Difference (Amount Due)
8/12/2005	Filing (Basic Filing Fee, Search, and Examination)	\$1600.00	\$500.00	\$1100.00
4/2/2008	Three-Month Extension	\$1400.00	\$525.00	\$875.00
9/18/2008	Terminal/Statutory Disclaimer	\$160.00	\$65.00	\$95.00
1/7/2009	Request for Continued Examination	\$1200.00	\$405.00	\$795.00
5/5/2009	Issue Fee	\$960.00	\$755.00	\$205.00
1/3/2013	3.5 Year Maintenance Fee	\$1600.00	\$575.00	\$1025.00
1/3/2013	Late Surcharge for Maintenance Fee Payment	\$160.00	\$75.00	\$85.00
TOTALS		\$7080.00	\$2900.00	\$4180.00

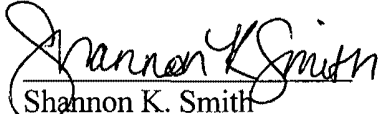
May 15, 2017

Conclusion

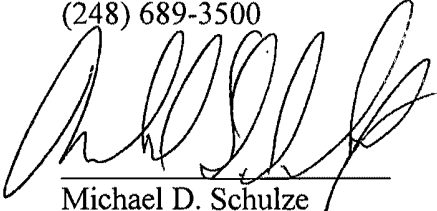
The Office is invited to telephone the undersigned registered attorney if doing so would advance resolution of this matter.

The Commissioner is hereby authorized to charge Deposit Account No. 50-0852 for any required fees, or to credit that same deposit account with any overpayment associated with this communication.

Respectfully submitted,


Shannon K. Smith
Date 5/16/17

Attorney for Assignee
Registration No. 73,822
Reising Ethington P.C.
P.O. Box 4390
Troy, Michigan 48099
(248) 689-3500


Michael D. Schulze
Date 5-16-17

Inventor/President of Assignee, Mirror
Imaging L.L.C.



Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as certified mail in an envelope addressed to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

on May 18, 2017.

Signed: /Shannon K. Smith/
Shannon K. Smith, Reg. No. 73,822

2017 MAY 22 11:20
U.S. PATENT & TRADEMARK OFFICE



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/202,790	08/12/2005	Michael D. Schulze	60,419-008

27305
HOWARD & HOWARD ATTORNEYS PLLC
450 West Fourth Street
Royal Oak, MI 48067

CONFIRMATION NO. 8676
POWER OF ATTORNEY NOTICE



Date Mailed: 05/19/2017

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 05/16/2017.

- The Power of Attorney to you in this application has been revoked by the assignee who has intervened as provided by 37 CFR 3.71. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at (571) 272-4000 or (571) 272-4200 or 1-888-786-0101.

/jtfitzhugh sr/

Under the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless it displays a valid OMB control number

PATENT - POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS	Patent Number	7552118
	Issue Date	June 23, 2009
	First Named Inventor	Michael D. Schulze
	Title	Method of Obtaining an Electronically-Stored Financial Document
	Attorney Docket No.	8580.3002.001

I hereby revoke all previous powers of attorney given in the above-identified patent.

☐ A Power of Attorney is submitted herewith.

OR

☒ I hereby appoint Practitioner(s) associated with the Customer Number identified in the box at right as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

23399

OR

☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified patent to:

☒ The address associated with the above-identified Customer Number.

OR

☐ The address associated with the Customer Number identified in the box at right:

OR

☐ Firm or
Individual Name

Address

City

State

Zip

Country

Telephone

Email

I am the:

☐ Applicant.

OR

☒ Patent owner.

Statement under 37 CFR 3.73(e) (Form PTO/AIA/96) submitted herewith or filed on _____.

SIGNATURE of Applicant or Patent Owner

Signature

Date

Name

Michael D. Schulze

Telephone

Title and Company

President, Mirror Imaging L.L.C.

NOTE: Signatures of all the applicants or patent owners of the entire interest or their representative(s) are required. If more than one signature is required, submit multiple forms, check the box below, and identify the total number of forms submitted in the blank below.

☒ A total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32, and 1.33. The information is required to obtain or retain a benefit by the public, which is to update (and by the USPTO to process) the file of a patent or reexamination proceeding. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(c)Applicant/Patent Owner: Mirror Imaging L.L.C.Application No./Patent No.: 7552118 Filed/Issue Date: June 23, 2009Titled: Method of Obtaining an Electronically-Stored Financial DocumentMirror Imaging L.L.C., a limited liability company

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that, for the patent application/patent identified above, it is (choose **one** of options 1, 2, 3 or 4 below):

1. ☒ The assignee of the entire right, title, and interest.
2. ☐ An assignee of less than the entire right, title, and interest (check applicable box):
- ☐ The extent (by percentage) of its ownership interest is _____%. Additional Statement(s) by the owners holding the balance of the interest must be submitted to account for 100% of the ownership interest.
- ☐ There are unspecified percentages of ownership. The other parties, including inventors, who together own the entire right, title and interest are:

Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

3. ☐ The assignee of an undivided interest in the entirety (a complete assignment from one of the joint inventors was made). The other parties, including inventors, who together own the entire right, title, and interest are:

Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

4. ☐ The recipient, via a court proceeding or the like (e.g., bankruptcy, probate), of an undivided interest in the entirety (a complete transfer of ownership interest was made). The certified document(s) showing the transfer is attached.

The interest identified in option 1, 2 or 3 above (not option 4) is evidenced by either (choose **one** of options A or B below):

- A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 016894, Frame 0812, or for which a copy thereof is attached.
- B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:
1. From: _____ To: _____
- The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
- The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

[Page 1 of 2]

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

STATEMENT UNDER 37 CFR 3.73(c)

3. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
 Reel _____, Frame _____, or for which a copy thereof is attached.

4. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
 Reel _____, Frame _____, or for which a copy thereof is attached.

5. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
 Reel _____, Frame _____, or for which a copy thereof is attached.

6. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
 Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).



As required by 37 CFR 3.73(c)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

/Shannon K. Smith/

Signature

Shannon K. Smith

Printed or Typed Name

May 16, 2017

Date

73822

Title or Registration Number

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

Electronic Acknowledgement Receipt

EFS ID:	29224958
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Shannon Smith
Filer Authorized By:	
Attorney Docket Number:	60,419-008
Receipt Date:	16-MAY-2017
Filing Date:	12-AUG-2005
Time Stamp:	15:36:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	7552118POA-signed.pdf	86099	no	1
			794702cd0d1ba84c15d25b0970c3de70766757ce		

Warnings:

The page size in the PDF is too large. The pages should be 8.5 x 11 or A4. If this PDF is submitted, the pages will be resized upon entry into the Image File Wrapper and may affect subsequent processing

Information:

2	Assignee showing of ownership per 37 CFR 3.73	3-73c-7552118.pdf	118248	no	3
			4d4f8261131f23b19df1c6b4c48901890609c814		

Warnings:

Information:

Total Files Size (in bytes):			204347
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	06/23/2009	7552118	60,419-008	8676

27305 7590 06/03/2009

HOWARD & HOWARD ATTORNEYS PLLC
450 West Fourth Street
Royal Oak, MI 48067

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment is 197 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site <http://pair.uspto.gov> for additional applicants):

Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Michael D. Schulze

Serial No.: 11/202,790

Group Art Unit: 2163

Filed: 08/12/2005

Examiner: Lodhi, Andalib

For: Method Of Obtaining An Electronically-Stored Financial Document

Attorney Docket No: 060419.00008

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Examiner:

Applicant wishes to thank the Examiner for stating the reasons for allowance on pages 2-3 of the Notice of Allowability mailed on March 9, 2009. In addition to the comments set forth by the Examiner, Applicant offers the following information for the record.

As an initial matter, the Examiner states that the request for continued examination (RCE) was filed after a final rejection such that the finality of the previous Office action was withdrawn. This statement is not accurate. The RCE was actually filed after a first Notice of Allowability that was mailed on October 7, 2008. There is also a typographical error at the end of the first paragraph on page 2. Claim 1 is not presently active and was cancelled.

Turning to the Examiner's statement of reasons for allowance, this statement only relates to one of the independent claims. There is some confusion as to the numbering of the claims as the Examiner indicates that the independent claims will be claims 1 and 57. This cannot be the case. Prior to any renumbering, the independent claims are claims 35

and 57. After renumbering, the independent claims will presumably be claims 1 and 23. In any event, the Examiner's statement only relates to independent claim 35 (or 1 if renumbered). With regards to independent claim 57 (or 23 if renumbered), the prior art also fails to disclose, teach, or suggest at least the step of comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age after the request has been inputted.

As a final matter, Applicant notes that the subject Comments on Statement of Reasons for Allowance shall not affect any Patent Term Adjustment for the subject application.

Applicant respectfully requests entry of the above remarks in addition to the Examiner's statements included in the Notice of Allowability.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

/Samuel J. Haidle/
Samuel J. Haidle, Registration No. 42,619
450 West Fourth Street
Royal Oak, MI 48067-2557
(248) 645-1483

Dated: May 13, 2009

Electronic Acknowledgement Receipt

EFS ID:	5328644
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Julie Barber
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	13-MAY-2009
Filing Date:	12-AUG-2005
Time Stamp:	15:46:40
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Post Allowance Communication - Incoming	Comments on Statement of Reasons for Allowance.pdf	19093 f2d4c193ad398e0c5d4c081063fa028320debc50	no	2

Warnings:

Information:

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
 or **Fax** (571)-273-2885

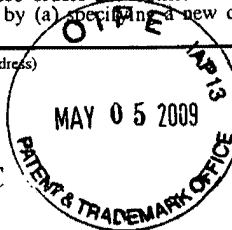
INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

EXPRESS MAIL: EM273329671US

27305 7590 03/09/2009

HOWARD & HOWARD ATTORNEYS PLLC
 450 West Fourth Street
 Royal Oak, MI 48067



Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

CERTIFICATE OF EXPRESS MAIL

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

Anne L. Kubit

(Depositor's name)

Anne L. Kubit

(Signature)

May 5, 2009

(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	06/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

05/11/2009 SSESHE2 00000047 002789 11202790

01 FC:2501 755.00 DA
 02 FC:1504 300.00 DA
 03 FC:8001 15.00 DA

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page:
 (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Howard & Howard Attorneys PLLC

2 _____
 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

MIRROR IMAGING LLC

Southfield, Michigan

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

☒ Issue Fee
☒ Publication Fee (No small entity discount permitted)
☒ Advance Order - # of Copies 5

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

☐ A check is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date May 5, 2009

Typed or printed name Samuel J. Haidle

Registration No. 42,619

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail

Mail Stop ISSUE FEE
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450
 or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

EXPRESS MAIL: EM273329671US

27305 7590 03/09/2009

HOWARD & HOWARD ATTORNEYS PLLC
 450 West Fourth Street
 Royal Oak, MI 48067



Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

CERTIFICATE OF EXPRESS MAIL

~~XXXXXX~~

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

Anne L. Kubit

(Depositor's name)

Anne L. Kubit

(Signature)

May 5, 2009

(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	06/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

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1 Howard & Howard Attorneys PLLC

2 _____

3 _____

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(A) NAME OF ASSIGNEE

MIRROR IMAGING LLC

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Southfield, Michigan

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

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☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date May 5, 2009Typed or printed name Samuel J. HaidleRegistration No. 42,619

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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 03/09/2009

HOWARD & HOWARD ATTORNEYS PLLC
450 West Fourth Street
Royal Oak, MI 48067

EXAMINER

LODHI, ANDALIB FT

ART UNIT

PAPER NUMBER

2163

DATE MAILED: 03/09/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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11/202,790

08/12/2005

Michael D. Schulze

60,419-008

8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	06/09/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885**

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CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

27305 7590 03/09/2009

HOWARD & HOWARD ATTORNEYS PLLC
450 West Fourth Street
Royal Oak, MI 48067

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Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

11/202,790 08/12/2005 Michael D. Schulze 60,419-008 8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional YES \$755 \$300 \$0 \$1055 06/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
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LODHI, ANDALIB FT 2163 707-005000

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Date _____

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676
27305	7590	03/09/2009	EXAMINER	
HOWARD & HOWARD ATTORNEYS PLLC 450 West Fourth Street Royal Oak, MI 48067			LODHI, ANDALIB FT	
			ART UNIT	PAPER NUMBER
			2163	
DATE MAILED: 03/09/2009				

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 197 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 197 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	Andalib F. Lodhi	2163	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to January 07, 2009.
2. ☒ The allowed claim(s) is/are 35-74.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. <input type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date <u>01/07/2009</u> 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date ____. 7. <input type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other ____. |
|--|--|

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on January 07, 2009 has been entered. No claim has been currently amended or newly added. Claims 1-34 have been canceled. As a result claims 1-35-74 are presently active.

Information Disclosure Statement

3. As required by **M.P.E.P. 609(C)**, the applicant's submissions of the Information Disclosure Statements dated January 07, 2008 is acknowledged by the examiner and the cited references have been considered in the examination of the claims now pending. As required by **M.P.E.P 609 C (2)**, a copy of the PTOL-1449 initialed and dated by the examiner is attached to the instant office action.

Allowable subject matter

4. Claims **35-74 (re-numbered as 1-40)** are allowed over the prior art record.

The following is an Examiner's statement of reason for allowance: After further consideration of the prior art of record, it appears that the prior art of record fails to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fail to explicitly disclose

Art Unit: 2163

wherein '*comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted*' as recited in independent claims 1 and 57. The preceding limitations, when combines with the rest of the claim limitations recited in claims 1 and 57, result in a combination of elements that is both novel and unobvious over the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 7:30am- 5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

Art Unit: 2163


applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A. F. L./

Examiner, Art Unit 2163


/Khanh B. Pham/

Primary Examiner, Art Unit 2166

<i>Index of Claims</i> 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB F LODHI	Art Unit 2163


✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

<input checked="" type="checkbox"/> Claims renumbered in the same order as presented by applicant <input type="checkbox"/> CPA <input type="checkbox"/> T.D. <input type="checkbox"/> R.1.47										
CLAIM		DATE								
Final	Original	02/25/2009								
	1	-								
	2	-								
	3	-								
	4	-								
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	29	-								
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	31	-								
	32	-								
	33	-								
	34	-								
1	35	=								
2	36	=								

<i>Index of Claims</i> 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB F LODHI	Art Unit 2163

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
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<input checked="" type="checkbox"/> Claims renumbered in the same order as presented by applicant			<input type="checkbox"/> CPA			<input type="checkbox"/> T.D.			<input type="checkbox"/> R.1.47		
CLAIM		DATE									
Final	Original	02/25/2009									
3	37	=									
5	38	=									
6	39	=									
7	40	=									
8	41	=									
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<i>Index of Claims</i> 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB F LODHI	Art Unit 2163

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

<input checked="" type="checkbox"/> Claims renumbered in the same order as presented by applicant				<input type="checkbox"/> CPA				<input type="checkbox"/> T.D.				<input type="checkbox"/> R.1.47			
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				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
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U.S. PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	U.S. Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
/A.L./		US- 5602936	02-11-1997	Green et al.	
		US- 5706457	01-06-1998	Dwyer et al.	
		US- 5825506	10-20-1998	Bednar et al.	
		US- 5825943	10-20-1998	DeVito et al.	
		US- 5860066	01-12-1999	Rouse	
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		US- 5940844	08-17-1999	Cahill et al.	
		US- 6181837	01-30-2001	Cahill et al.	
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/A.L./		US- 6446072	09-03-2002	Schulze et al.	
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/A.L./		AFFIDAVIT OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 07/07/2003, 3 pages.	
		DECLARATION OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Service, Inc. et al., Defendants: Civil Action No. 02-73629, 08/28/2003, 6 pages.	
		DECLARATION OF STEPHEN GRAY, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/25/2003, 26 pages.	
		COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al. Defendants: Civil Action No. 02-73629, 09/29/2003, 25 pages.	
		PLAINTIFF'S REPLY BRIEF TO COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 9 pages.	
		DECLARATION OF CHARLES W. KIGHT, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 10 pages.	
		CLAIM CONSTRUCTION ORDER, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc., Defendant: Case No. 02-CV-73629-DT, 03/08/2004, 29 pages.	
		BRIEF FOR APPELLANT, Mirror Imaging, L.L.C. Plaintiff-Appellant, v. Affiliated Computers Services, Inc., et al. Defendant-Appellees: Case No. 2:02-CV-73629, 09/17/2004, 22 pages.	
/A.L./		STIPULATION AND ORDER DISMISSING CERTAIN CLAIMS AND COUNTERCLAIMS, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/17/2004, 6 pages.	

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/A.L./		AFFILIATED COMPUTER SERVICES, INC. & ACS IMAGE SOLUTIONS, INC.'S, MARKMAN HEARING PRESENTATION, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer services, Inc. et al., Defendant: Civil Action No. 02-73629, no date, 33 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS COMPASS BANCSHARES, INC. AND COMPASS BANK, Mirror Imaging, LLC, Plaintiff, v. Suntrust Bank, Inc: et al. Defendants: Civil Action No. 2:08cv-295, 08/25/2008, 10 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS FIRST HORIZON NATIONAL CORPORATION AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION, Mirror Imaging, LLC, Plaintiff v. Suntrust Banks, Inc; et al. Defendants, Civil Action No. 2:08cv-295, 08/25/2008, 12 pages.	
		CULLEN/FROST BANKERS, INC. AND THE FROST NATIONAL BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC, Plaintiff v. Suntrust Banks, Inc. et al., Defendants: Civil Action 2:08-CV-295, 08/26/2008, 11 pages.	
		ANSWER AND COUNTERCLAIM OF DEFENDANTS ZIONS BANCORPORATION, ZIONS FIRST NATIONAL BANK AND AMEGY BANK NATIONAL ASSOCIATION TO PLAINTIFF'S ORIGINAL COMPLAINT, Mirror Imaging LLC, Plaintiff, v. Suntrust Banks, Inc., et al. Defendants: Civil Action No. 2:08-CV-295, 09/24/2008, 11 pages.	
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		Press Release: MI ACS 00738, "Firststar Corporation Listed as Top Performing Bank of 1998", Newsalert.com, January 07, 1999, 1 page.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	11/202790
				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
				Examiner Name	Lodhi, Andalib
Sheet	8	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/A.L./		Press Release: "Carreker's Adjustments / Express In Full Production At Wachovia Corporations's Wilkesboro Site", April 1, 2002, 2 pages.	
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		Article: BRUNO, "Digital Imaging Picks Up Steam", American Banker Online, May 1, 2002, 4 pages.	
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		Article: KINGSON, "Fed Rolling Out Imaging As It Pushes Truncation", American Banker, May 2, 2002, 3 pages.	
		Article: MI ACS 00897-898, MALHOTRA, "U.S. Bancorp Buying Stake In Viewpointe Check Venture", American Banker, May 08, 2002, 2 pages.	
		Press Release: "U.S. Bancorp Makes Strategic Investment and Signs Agreement with Viewpointe to Utilize its Image Archiving Service to Better Serve Customers", May 08, 2002, 1 page.	
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/A.L./		Brochure: ACS 0001725-1727, "ACS Record Center Description and Specifications", June 19, 2002, 3 pages.	

Examiner Signature	/Andalib Lodhi/	Date Considered	02/25/2009
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Sheet	9	of	12	Attorney Docket Number	60,419-008

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				Art Unit	2163
Sheet	10	of	12	Examiner Name	Lodhi, Andalib
				Attorney Docket Number	60,419-008

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/A.L./		Press Release: MI ACS 00887, "Chase Bank Offers Check-Image Service", March 28, 2003, 1 page.	
		Article: "Wells Fargo Chooses Carreker Image Capture and Archive Software", Carreker Corp., April 22, 2003, 2 pages.	
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		Article: MI ACS 00859, CHEN, "ACS settles patent infringement suit", Dallas Business Journal, June 3, 2003, 1 page.	
		Article: COSTANZO, "Banks Busy with Check 21, Even If Congress Isn't", American Banker, June 10, 2003, 3 pages.	
		Brochure: "ITMS - Image & Transaction Management System", RDM Corporation, June 2003, 2 pages.	
		Report: "MSI User Conference", CheckWorks Inc.com, November 17-18, 2003, 5 pages.	
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		Brochure: "Express Research - Overview", Carreker Corporation, 2004, 3 pages.	
		Article: ADAMS, "Direct Access - Nat City's New Image", Bank Technology News, Vol. 17, No. 1, January 2004, 2 pages.	
/A.L./		Press Release: "Viewpointe Bank Customers Retrieve Over 650 million Check in 2003, Viewpointe, January 13, 2004, 3 pages.	

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	11/202790
		Filing Date	2005-08-12
		First Named Inventor	Schulze et al.
		Art Unit	2163
		Examiner Name	Lodhi, Andalib
Sheet 11 of 12	Attorney Docket Number	60,419-008	

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/A.L./		Press Release: "Bank Imaging Solution Available", ProQuest Information and Learning Company, Feb 2004, 1 page.	
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CONFIRMATION NO. 8676

SERIAL NUMBER 11/202,790	FILING or 371(c) DATE 08/12/2005 RULE	CLASS 382	GROUP ART UNIT 2163	ATTORNEY DOCKET NO. 60,419-008		
APPLICANTS Michael D. Schulze, Troy, MI; Richard J. Gagnon, Grosse Pointe Farms, MI; ** CONTINUING DATA ***** <input type="checkbox"/> AL This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866 which is a CON of 09/548,490 04/13/2000 PAT 6,446,072 which claims benefit of 60/129,021 04/13/1999 ** FOREIGN APPLICATIONS ***** <input type="checkbox"/> AL ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 09/02/2005						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /ANDALIB FT LODHI/ Acknowledged Examiner's Signature		<input type="checkbox"/> Met after Allowance AL Initials	STATE OR COUNTRY MI	SHEETS DRAWINGS 4	TOTAL CLAIMS 12 <input type="checkbox"/> 40	INDEPENDENT CLAIMS 2
ADDRESS HOWARD & HOWARD ATTORNEYS PLLC 450 West Fourth Street Royal Oak, MI 48067 UNITED STATES						
TITLE METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT						
FILING FEE RECEIVED 1405	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:			<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
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S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
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S15	1721	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
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EAST Search History

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S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
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S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09

EAST Search History

S31	50	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "20080103790" "20080133510" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097").pn.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:46
S32	2	compar\$3 with request\$2 with financial with document with parameter with greater with less.clm.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:47
S33	0	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 with age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
S34	2	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 same age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
S35	1	"5602963".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S36	1	"5706457".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S37	1	"5825506".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S38	1	"5825943".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S39	1	"5860066".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
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S42	1	"5926623".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S43	1	"5940844".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S44	1	"6181837".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S45	1	"6308179".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S46	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03

Search Notes 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner Lodhi, Andalib F	Art Unit 2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	2/25/2009	AL
Updated PLUS Search - see attached	2/25/2009	AL
707/1, 3, 4, 5, 10, 205 searched with text	2/25/2009	AL
Google search- see attached	2/25/2009	AL
Consulted with Primary Examiner - Khanh Pham	2/25/2009	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
PGPUB text search and 707/1,3,4,5,10,205 (See Attached search notes)		2/25/2009	AL

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PLUS Search Results for S/N 11202790, Searched Mon Feb 23 09:07:28 EST 2009
The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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PLUS Search Results for S/N 11202790, Searched Mon Feb 23 09:20:55 EST 2009
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze et al.

Serial No.: 11/202,790

Filed: August 12, 2005

Group Art Unit: 2163

Examiner: Lodhi, Andalib

For: METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT

Attorney Docket No.: 060419.00008

SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Dear Sir:

Applicant thanks the Examiner for the Notice of Allowance that was mailed on October 7, 2008 for the subject patent application. Applicant has additional information to be made of record and is submitting this information in conjunction with a Request for Continued Examination (RCE). In order to assist the Examiner in the review of the information being cited, Applicant provides the following.

As a part of the Amendment After Final submitted on September 18, 2008, the Examiner was notified of a pending patent infringement litigation involving the parent patent, U.S. Patent No. 6,963,866, to the subject application. At the time of the submission of this Amendment, no material information arising from the litigation was available. Since the filing of the Amendment, a number of the defendants involved in

the infringement litigation have filed their Answer and Counterclaims to the Complaint, copies of which are attached.

As part of the defenses and/or counterclaims for some of the defendants, these defendants are alleging that the parent patent is invalid and/or unenforceable due to inequitable conduct, fraud and breach of the duty of candor and good faith before the U.S. Patent Office. Specifically, these defendants allege that the patentee of the parent patent failed to disclose a litigation matter and associated Markman Order involving the grand parent patent, U.S. Patent No. 6,446,072, to the U.S. Patent Office. The briefs, Order and other associated documents relative to this Markman hearing for the grand parent patent are attached.

All of the defendants allege in a separate defense and/or counterclaim that the parent patent is invalid for failure to comply with the patent laws of the United States, including 35 U.S.C. § 101, 102, 103, 112 and/or 120. A majority of the defendants have not provided any further information to substantiate this defense and/or counterclaim. To the best of Applicant's knowledge, any and all non-confidential publications in the Applicant's possession that may be material to patentability of the subject patent application have been or are being cited. Applicant contends that the claims of the subject patent application are patentable over all of the cited documents.

Applicants also contend that the defendant's defenses and counterclaims are without merit and will set forth the reasons for this contention in a subsequent reply to the court.

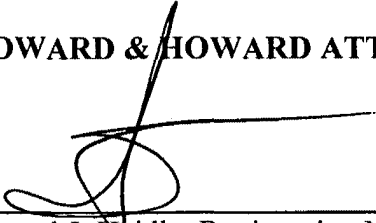
Also being cited are a number of patents that are of record in the parent patent application. Further, a number of articles, brochures and press releases are being cited. Most of these non-patent documents were published after the filing date of the subject patent application.

U.S.S.N.: 11/202,790

Although no fees beyond the Request for Continued Examination filing fee are believed due, the Commissioner is authorized to charge Howard & Howard Attorneys PLLC's Deposit Account No. 08-2789 for any additional fees or credit any overpayment.

Respectfully submitted,

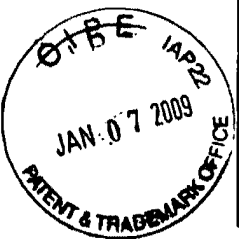
HOWARD & HOWARD ATTORNEYS PLLC



Samuel J. Haidle, Registration No.: 42,619
450 West Fourth Street
Royal Oak, Michigan 48067
(248) 723-0334

Dated: January 7, 2009

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	11/202790
		Filing Date	2005-08-12
		First Named Inventor	Schulze et al.
		Art Unit	2163
		Examiner Name	Lodhi, Andalib
		Attorney Docket Number	06,419-008
Sheet	1	of	12

U.S. PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	U.S. Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5602936	02-11-1997	Green et al.	
		US- 5706457	01-06-1998	Dwyer et al.	
		US- 5825506	10-20-1998	Bednar et al.	
		US- 5825943	10-20-1998	DeVito et al.	
		US- 5860066	01-12-1999	Rouse	
		US- 5870725	02-09-1999	Bellinger et al.	
		US- 5895455	04-20-1999	Bellinger et al.	
		US- 5926623	07-20-1999	Tsakakoshi et al.	
		US- 5940844	08-17-1999	Cahill et al.	
		US- 6181837	01-30-2001	Cahill et al.	
		US- 6308179	10-23-2001	Petersen et al.	
		US- 6446072	09-03-2002	Schulze et al.	
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FOREIGN PATENT DOCUMENTS							
Examiner Initials	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Country Code ³	Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature	Date Considered
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Substitute for form 1449A/PTO		Complete if Known			
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		Filing Date		2005-08-12			
		First Named Inventor		Schulze et al.			
		Art Unit		2163			
Examiner Name		Lodhi, Andalib		Attorney Docket Number		60,419-008	
Sheet	2	of	12				

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		AFFIDAVIT OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 07/07/2003, 3 pages.	
		DECLARATION OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Service, Inc. et al., Defendants: Civil Action No. 02-73629, 08/28/2003, 6 pages.	
		DECLARATION OF STEPHEN GRAY, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/25/2003, 26 pages.	
		COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al. Defendants: Civil Action No. 02-73629, 09/29/2003, 25 pages.	
		PLAINTIFF'S REPLY BRIEF TO COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 9 pages.	
		DECLARATION OF CHARLES W. KIGHT, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 10 pages.	
		CLAIM CONSTRUCTION ORDER, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc., Defendant: Case No. 02-CV-73629-DT, 03/08/2004, 29 pages.	
		BRIEF FOR APPELLANT, Mirror Imaging, L.L.C. Plaintiff-Appellant, v. Affiliated Computers Services, Inc., et al. Defendant-Appellees: Case No. 2:02-CV-73629, 09/17/2004, 22 pages.	
		STIPULATION AND ORDER DISMISSING CERTAIN CLAIMS AND COUNTERCLAIMS, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/17/2004, 6 pages.	

Examiner Signature		Date Considered	
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 C.F.T. 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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		Filing Date	2005-08-12		
		First Named Inventor	Schulze et al.		
		Art Unit	2163		
		Examiner Name	Lodhi, Andalib		
Sheet	3	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		AFFILIATED COMPUTER SERVICES, INC. & ACS IMAGE SOLUTIONS, INC.'S, MARKMAN HEARING PRESENTATION, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer services, Inc. et al., Defendant: Civil Action No. 02-73629, no date, 33 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS COMPASS BANCSHARES, INC. AND COMPASS BANK, Mirror Imaging, LLC, Plaintiff, v. Suntrust Bank, Inc: et al. Defendants: Civil Action No. 2:08cv-295, 08/25/2008, 10 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS FIRST HORIZON NATIONAL CORPORATION AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION, Mirror Imaging, LLC, Plaintiff v. Suntrust Banks, Inc; et al. Defendants, Civil Action No. 2:08cv-295, 08/25/2008, 12 pages.	
		CULLEN/FROST BANKERS, INC. AND THE FROST NATIONAL BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC, Plaintiff v. Suntrust Banks, Inc. et al., Defendants: Civil Action 2:08-CV-295, 08/26/2008, 11 pages.	
		ANSWER AND COUNTERCLAIM OF DEFENDANTS ZIONS BANCORPORATION, ZIONS FIRST NATIONAL BANK AND AMEGY BANK NATIONAL ASSOCIATION TO PLAINTIFF'S ORIGINAL COMPLAINT, Mirror Imaging LLC, Plaintiff, v. Suntrust Banks, Inc., et al. Defendants: Civil Action No. 2:08-CV-295, 09/24/2008, 11 pages.	
		HSBC DEFENDANTS' JOINT ANSWER AND COUNTERCLAIMS TO ORIGINAL COMPLAINT, Mirror Imaging LLC., Plaintiff, v. Suntrust Bank, Inc. et al. Defendants: Civil Action No. 2:08cv00295 DF, 09/24/2008, 22 pages.	
		SUNTRUST BANKS, INC/'S AND SUNTRUST BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC., Plaintiff, v. Suntrust Banks, Inc. et al., Defendants: Civil Action No. 2:08-CV-295, 10/07/2008, 23 pages.	
		Article: ACS 0002294-2297, "Bank Has A Disaster But Survives - Here's How", Journal of The American Bankers Association, Nov. 1972, 5 pages.	

Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	11/202790
				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
				Examiner Name	Lodhi, Andalib
Sheet	4	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Brochure: ACS 0001585-1598, "The Business of Dataplex", Dataplex Corporation, 1990, 14 pages.	
		Brochure: ACS0001579-1584, "Dataplex Corporation: An Overview", 1991, 6 pages.	
		Brochure: ACS 0001571-1578, "Southern Vital Record Center", Dataplex Corporation, 1991, 8 pages.	
		Article: ACS0001391, ACS 0001755-1756, GLASS, "Never Ending Disk - Version 2.0 Sytron", Info World, Vol. 16, No 49., 1994, 3 pages.	
		Article: ACS0001464, ACS 0001750-1754, BALLARD, "Managing the Paper-Chain", Logistics Focus, Vol. 4, No. 4, 1996, 6 pages.	
		Presentation: Carreker 0914-923, "Mirror Imaging / ASI / Comerica Meeting" - Wednesday, May 28, 1997, Mirror Imaging, 10 pages.	
		Brochure: "M.I.R.R., Microlmagery Retention and Retrieval", Mirror Imaging, April 16, 1998, 2 pages.	
		User Manual: Carreker 1082-1100, "Information Protection and Retrieval Services", Dataplex Information Services, no date, 19 pages.	
		Press Release: MI ACS 00735-736, "Mirror Imaging Announces Record Retention, Retrieval, and Disaster Recovery contract with Firststar Bank", Mirror Imaging, LLC, July 6, 1998, 2 pages.	
		Article: MI ACS 00737, Marlin, "Firststar Taps Service Provider for Check R&A", Bank Systems +Technology, October 1998, page 56.	
		Press Release: MI ACS 00738, "Firststar Corporation Listed as Top Performing Bank of 1998", Newsalert.com, January 07, 1999, 1 page.	
		Press Release: MI ACS 00733-734, "Patent Pending For Mirror Imaging's Remote Document Retention, Retrieval, And Disaster Recovery Business Methodology", May 05, 1999, 2 pages.	
		Article: MI ACS 00739-740, "NPC Check Services, Mirror Mirror...", The Green Sheet, Issue 99:05:02, May 17, 1999, 3 pages.	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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		Application Number	11/202790		
		Filing Date	2005-08-12		
		First Named Inventor	Schulze et al.		
		Art Unit	2163		
		Examiner Name	Lodhi, Andalib		
Sheet	5	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Press Release: MI ACS 00750-752, "Carreker-Antinori, ACS and Eastman Kodak Announce Alliance to Provide Financial Institutions with Internet-based Digitized Check Image Capabilities", Multex Investor Network, May 19, 1999, 3 pages.	
		Press Release: Carreker 0769-772, "Carreker-Antioni, ACS and Eastman Kodak Announce Alliance to Provide Financial Institutions with Internet-based Digitized Check Image Capabilities, Carreker-Antinori, May 19, 1999, 4 pages.	
		Article: MI ACS 00731-732, NEWMAN, "Check Retrieval Service Duplicates Banks' Check Fulfillment Departments", The Business Journal, May 31, 1999, 2 pages.	
		Brochure: Mirror Imaging's Patent Pending, Proprietary Solution for Request Fulfillment & Disaster Recovery (Hot Site), Mirror Imaging, July 07, 1999, 2 pages.	
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Substitute for form 1449A/PTO				Complete if Known	
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				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
				Examiner Name	Lodhi, Andalib
Sheet	6	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
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		Report: GRISBY et al., "IBM Content Manger OnDemand, For Customer Service Solutions, An Industry Report", Imerge Consulting, 2001, pages 1-21.	
		Brochure: CheckFree i-Series 4.0 Build or Buy: Comparison of Build versus Buy Methods for Evolving from Paper Bills to e-Billing, CheckFree i-Solutions, 2001, 12 pages.	
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		Press Release: MI ACS 00654, "US Patent And Trademark Office Issues Notice Of Allowance For Mirror Imaging's Method of Obtaining an Electronically-Stored Financial Document", March 07, 2002,	

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		Brochure: ACS 0001725-1727, "ACS Record Center Description and Specifications", June 19, 2002, 3 pages.	

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		Article: "Company Interview - Carreker Corporation", The Wall Street Transcript, July 22, 2002, 4 pages.	
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		Press Release: MI ACS 00886 "Viewpointe teams with check-service firm", Charlotte Business Journal, March 05, 2003, 1 page.	

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		Press Release: MI ACS 00887, "Chase Bank Offers Check-Image Service", March 28, 2003, 1 page.	
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		Article: ADAMS, "Direct Access - Nat City's New Image", Bank Technology News, Vol. 17, No. 1, January 2004, 2 pages.	
		Press Release: "Viewpointe Bank Customers Retrieve Over 650 million Check in 2003, Viewpointe, January 13, 2004, 3 pages.	

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		Press Release: "Bank Imaging Solution Available", ProQuest Information and Learning Company, Feb 2004, 1 page.	
		Article: HUNT, "Should Large U.S. Banks Outsource Their Check Processing?", TowerGroup, March 23, 2004, 4 pages.	
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		Article: BILLS "Viewpointe Scrapping Single-Archive Approach", American Banker, May 06, 2005, 2 pages.	

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Doc code: RCEX

Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (12-08)

Approved for use through 01/31/2009. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL **(Submitted Only via EFS-Web)**

Application Number	11202790	Filing Date	2005-08-12	Docket Number (if applicable)	060419.00008	Art Unit	2163
First Named Inventor	Michael D. Schulze			Examiner Name	Andalib Lodhi		

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
 Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV

SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____

☐ Other _____

☒ Enclosed

☐ Amendment/Reply

☒ Information Disclosure Statement (IDS)

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☒ Other

Copies of prior art and non-patent literature documents

MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____
 (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

FEES

The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 082789

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

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Doc code: RCEX

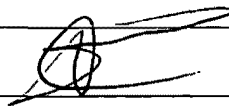
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (12-08)

Approved for use through 01/31/2009. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Signature of Registered U.S. Patent Practitioner			
Signature		Date (YYYY-MM-DD)	2009-01-07
Name	SAMUEL J. HAIDLE	Registration Number	42619

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

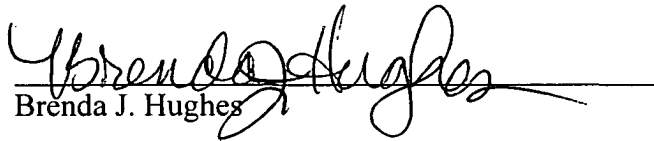
If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

U.S.S.N.: 11/202,790



CERTIFICATE OF MAILING BY "EXPRESS MAIL"

I hereby certify that the enclosed **Request for Continued Examination (RCE) Transmittal, Supplemental Information Disclosure Statement, PTO/SB/08a, copies of prior art, non patent literature documents and fee (using deposit account), and return post card** are being deposited with the United States Postal Service as Express Mail, postage prepaid, in an envelope as "Express Mail Post Office to Addressee", **Mailing Label No. EM 273 328 693 US** and addressed to **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on January 7, 2009.**


Brenda J. Hughes



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 10/07/2008

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

LODHI, ANDALIB FT

ART UNIT

PAPER NUMBER

2163

DATE MAILED: 10/07/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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11/202,790

08/12/2005

Michael D. Schulze

60,419-008

8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	01/07/2009

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

27305 7590 10/07/2008

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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11/202,790 08/12/2005 Michael D. Schulze 60,419-008 8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional YES \$755 \$300 \$0 \$1055 01/07/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
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LODHI, ANDALIB FT 2163 707-005000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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11/202,790

08/12/2005

Michael D. Schulze

60,419-008

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10/07/2008

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

LODHI, ANDALIB FT

ART UNIT

PAPER NUMBER

2163

DATE MAILED: 10/07/2008

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 197 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 197 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	ANDALIB F. LODHI	2163	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to amendment filed September 18, 2008.
2. ☒ The allowed claim(s) is/are 35-74.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. <input type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. 7. <input type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other _____. |
|---|--|

/Khanh B. Pham/
Primary Examiner, Art Unit 2166

DETAILED ACTION

1. The After Final amendment data September 18, 2008 has been entered.
2. Claims 1-34 have been cancelled. Claims 35-74 are allowed over the prior art of record (re-numbered as 1-40).

Response to Arguments

3. The Double-Patenting rejection has been withdrawn in light of the Applicants Terminal Disclaimer received 09/18/2008, which has been approved and recorded.

Allowable subject matter

4. Claims 35-74 are allowed over the prior art of record (Renumbered as 1-40).

The following is an Examiner's statement of reason for allowance: After further consideration of the prior art of record, it appears that the prior art of record fails to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fail to explicitly disclose wherein 'comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted' as recited in independent claims 1 and 57. The preceding limitations, when combines with the rest of the claim limitations recited in claims 1 and 57, result in a combination of elements that is both novel and unobvious over the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

Art Unit: 2163

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 7:30am- 5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A. F. L./

Examiner, Art Unit 2163


Application/Control Number: 11/202,790

Page 4

Art Unit: 2163

/Khanh B. Pham/

Primary Examiner, Art Unit 2166

Search Notes 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner Lodhi, Andalib F	Art Unit 2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	9/26/2008	AL
Updated PLUS Search - see attached	9/26/2008	AL
707/1, 3, 4, 5, 10, 205 searched with text	9/26/2008	AL
Google search- see attached	9/26/2008	AL
Consulted with Primary Examiner - Khanh Pham	9/26/2008	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
PGPUB text search and 707/1,3,4,5,10,205 (See Attached search notes)		9/26/2008	AL

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EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
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L3	0	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 with age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
L4	2	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 same age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
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S2	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:34
S3	2	("20060041493").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
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S5	1	"5187750".pn.	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21

EAST Search History

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S8	4	S7 and "707"/\$.ccls.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S9	35330	local near1 remote	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S10	330	S9 same index	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S11	395	S9 same index\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S12	127	S11 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S14	75856	document with process\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S15	1721	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S16	320	S15 same (storage or archival)	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S17	8	S16 same bank\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
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EAST Search History

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S25	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S28	78	S27 and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S29	90	S27 and 707/10.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09



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BIB DATA SHEET

CONFIRMATION NO. 8676

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/202,790	08/12/2005	382	2163	60,419-008

APPLICANTS
 Michael D. Schulze, Troy, MI;
 Richard J. Gagnon, Grosse Pointe Farms, MI;

**** CONTINUING DATA ******* ☒ **AI**
 This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866
 which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
 which claims benefit of 60/129,021 04/13/1999

**** FOREIGN APPLICATIONS ******* ☒ **AI**

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ****
 09/02/2005

Foreign Priority claimed 35 USC 119(a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <u>/ANDALIB FT LODHI/</u> Examiner's Signature	<input type="checkbox"/> Met after Allowance <u>AL</u> Initials	STATE OR COUNTRY MI	SHEETS DRAWINGS 4	TOTAL CLAIMS 12 <input checked="" type="checkbox"/> 40	INDEPENDENT CLAIMS 2
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ADDRESS
 HOWARD & HOWARD ATTORNEYS, P.C.
 THE PINEHURST OFFICE CENTER, SUITE #101
 39400 WOODWARD AVENUE
 BLOOMFIELD HILLS, MI 48304-5151
 UNITED STATES

TITLE
 Method of obtaining an electronically-stored financial document

FILING FEE RECEIVED 1405	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees
		<input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit

10/01/2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Michael D. Schulze et al.
SERIAL NO.: 11/202,790
FILED: August 12, 2005
EXAMINER: Lodhi, Andalib FT
GROUP NO.: 2621
FOR: METHOD OF OBTAINING AN ELECTRONICALLY-
STORED FINANCIAL DOCUMENT
DOCKET NO.: 060419.00008

**AMENDMENT AFTER FINAL REJECTION
IN ACCORDANCE WITH 37 CFR § 1.116**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Final Office Action dated 07/18/2008, Applicant submits the subject amendment under §116. This amendment is prepared to place the subject application in condition for allowance. Applicant respectfully requests that the Examiner amend the subject application as follows and consider the accompanying remarks.


A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

Docket No. 060419.00008

PLUS Search Results for S/N 11202790, Searched Fri Sep 26 07:42:04 EDT 2008

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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Application Number 	Application/Control No. 11/202,790	Applicant(s)/Patent under Reexamination SCHULZE ET AL.
Document Code - DISQ		Internal Document – DO NOT MAIL

TERMINAL DISCLAIMER	<input checked="" type="checkbox"/> APPROVED	<input type="checkbox"/> DISAPPROVED
Date Filed : 9/18/08	This patent is subject to a Terminal Disclaimer	

Approved/Disapproved by:
debbie

U.S. Patent and Trademark Office

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Michael D. Schulze et al.
SERIAL NO.: 11/202,790
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A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

Docket No. 060419.00008

Amendments to the Claims

This listing of claims, including the text of the claims, serves to replace all prior versions, and listings, of claims in the application.

1. - 22. (Cancelled)

23. - 34. (Cancelled).

35. (Previously Presented) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter;

storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

submitting a request for at least one of the stored financial documents into the computer terminal;

comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted;

automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and

retrieving the requested financial document, as defined by the inputted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

36. (Previously Presented) A method as set forth in claim 35 wherein the first and second fixed mediums are different from each other.

37. (Previously Presented) A method as set forth in claim 36 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on a physical media.

38. (Previously Presented) A method as set forth in claim 37 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on one of microfilm and microfiche.

39. (Previously Presented) A method as set forth in claim 37 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

40. (Previously Presented) A method as set forth in claim 39 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents on an electronic disc media.

41. (Previously Presented) A method as set forth in claim 39 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in an electronically retrievable memory.

42. (Previously Presented) A method as set forth in claim 36 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

43. (Previously Presented) A method as set forth in claim 42 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on one of microfilm or microfiche.

44. (Previously Presented) A method as set forth in claim 35 wherein the first and second fixed mediums are the same.

45. (Previously Presented) A method as set forth in claim 44 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

46. (Previously Presented) A method as set forth in claim 35 wherein the specific document parameter of the financial document is a particular numerical sequence.

47. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific document age.

48. (Previously Presented) A method as set forth in claim 47 wherein the specific document age of the financial document is a record date of the financial document and the predetermined parameter is a pre-selected date.

49. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific account number.

50. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific check number.

51. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific payment date.

52. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific monetary amount.

53. (Previously Presented) A method as set forth in claim 35 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

54. (Previously Presented) A method as set forth in claim 53 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

55. (Previously Presented) A method as set forth in claim 35 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

56. (Previously Presented) A method as set forth in claim 35 further including an outsourcing institution associated with the second storage system.

57. (Previously Presented) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document is associated with at least one specific document parameter with the specific document parameter being defined as a specific document age, said method comprising the steps of:

- maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

- maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems through a processing unit;

- submitting a request for the financial document into the computer terminal;

- comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age after the request has been inputted;

- automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and

- automatically retrieving the requested financial document from the accessed storage system as defined by the inputted request.

58. (Previously Presented) A method as set forth in claim 57 further including the step of processing the request to locate the requested financial document.

59. (Previously Presented) A method as set forth in claim 58 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

60. (Previously Presented) A method as set forth in claim 59 wherein the steps of processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by an interlinked computer program.

61. (Previously Presented) A method as set forth in claim 57 further including the step of feeding the request from the computer terminal into the processing unit.

62. (Previously Presented) A method as set forth in claim 61 further including the step of downloading the request from the processing unit into a downloading terminal.

63. (Previously Presented) A method as set forth in claim 62 further including the step of transmitting the request from the downloading terminal to a document terminal.

64. (Previously Presented) A method as set forth in claim 63 further including the step of reproducing the requested financial document through the document terminal.

65. (Previously Presented) A method as set forth in claim 64 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

66. (Previously Presented) A method as set forth in claim 61 further including the step of categorizing the request.

67. (Previously Presented) A method as set forth in claim 61 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

68. (Previously Presented) A method as set forth in claim 67 further including the step of determining an image reference number of the requested financial document.

69. (Previously Presented) A method as set forth in claim 57 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

70. (Previously Presented) A method as set forth in claim 57 wherein the step of automatically accessing the off-site and on-site storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

71. (Previously Presented) A method as set forth in claim 57 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

72. (Previously Presented) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

73. (Previously Presented) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

74. (Previously Presented) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

Remarks

After entry of the subject Amendment, claims 35-74 will remain pending in the application with claims 35 and 57 being in independent form. Claims 23-34 are currently being cancelled and claims 1-22 were previously cancelled. Claims 35-74 are unchanged.

Claims 35-74 stand rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 44 and 71 of U.S. Patent No. 6,963,866. Claims 23-28 and 31-34 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,187,750 to Behera. Claims 29 and 30 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Behera in view of Applicant's own admitted prior art.

Regarding the double patenting rejection, it is noted that the Examiner has referenced the incorrect claim numbers for the '866 patent. It is believed that the Examiner is referencing the claims as they were numbered in the corresponding application, which, once issued, were renumbered. Specifically, claim 44 of the application was renumbered as claim 1 in the '866 patent and claim 71 of the application was renumbered as claim 23 in the '866 patent. In any event, the Examiner notes that a timely filed terminal disclaimer may be used to overcome such a rejection. As such, enclosed herewith is a suitable terminal disclaimer. The double patenting rejections of claims 35-74 are therefore believed overcome. As there are no other rejections of these claims, Applicant believes that claims 35-74 are in condition for allowance.

As an aside, Applicant acknowledges the Examiner's comparison of the pending claims to the issued claims in the '866 patent and concurs with Examiner's analysis regarding the differences between these claims.

Turning to the Examiner's rejections of claims 23-34, Applicant does not concur with the Examiner's rejections or the interpretations of the claims and cited prior art. However, in order to place the subject application in condition for allowance, Applicant has cancelled claims 23-34.

Applicant notes the procedures regarding an amendment filed under §116, which

Docket No. 060419.00008

state that an amendment after final rejection may be made canceling claims or complying with any requirement of form expressly set forth in a previous Office Action. Also, an amendment placing the application in condition for allowance, by for example accepting allowed claims, may be admitted. As stated at MPEP Section 714.13, the proposed amendment should be given sufficient consideration to determine whether the claims are in condition for allowance.

In summary, it is respectfully requested that this §116 amendment be admitted because the applicant is merely filing a terminal disclaimer to place claims 35-74 in condition for allowance and has cancelled all of the other rejected claims such that there are no new issues being presented. To that end, it is respectfully submitted that the Application is now presented in condition for allowance, which allowance is respectfully solicited.

The remaining references cited but not applied to the claims have been considered. Since the Examiner has apparently considered these references as less pertinent than the above discussed reference(s), further discussion of the non-applied references, at this time, is considered unnecessary. However, it is respectfully submitted that the claims in the subject patent application patentably define over all references of record either independently or in combination.

As an additional matter, Applicant hereby informs the Examiner and the Office that the subject matter for which a patent is being sought in the subject application is currently involved in a patent infringement litigation. Specifically, a patent infringement suit was filed on July 29, 2008 in the U.S. District Court for the Eastern District of Texas asserting infringement of the parent patent, U.S. Patent No. 6,963,866, to the subject application. The caption for the suit is Mirror Imaging LLC v. Suntrust Banks, Inc. et al. and the case number is 2:2008cv00295. Applicant acknowledges their duty to submit any “material information” arising from this litigation in accordance with MPEP 2001.06(c). At this time, however, there is no material information to submit.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys, P.C. for any additional fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

Date: **September 18, 2008**

/SAMUEL J. HAIDLE/

Samuel J. Haidle, Registration No. 42,619
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Michael D. Schulze et al.
SERIAL NO.: 11/202,790
FILED: August 12, 2005
EXAMINER: Lodhi, Andalib FT
GROUP NO.: 2621
FOR: METHOD OF OBTAINING AN ELECTRONICALLY-STORED
FINANCIAL DOCUMENT
DOCKET NO.: 060419.00008

**TERMINAL DISCLAIMER TO OBVIATE
A PROVISIONAL DOUBLE PATENTING REJECTION**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

The owner, Mirror Imaging, L.L.C., of 100% interest in the instant Application by assignment recorded on August 12, 2005, at Reel 016894, Frame 0812 hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the above identified application which would extend beyond the expiration date of the full statutory term of U.S. Patent No. 6,963,866. The owner hereby agrees that any patent granted on the above identified application shall be enforceable only for and during such period that it and U.S. Patent No. 6,963,866 are commonly owned. This agreement is to

U.S.S.N.: 11/202,790

run with any patent granted on the above-identified application, and to be binding upon the grantor, its successors or assignees.

In making the above disclaimer, the owner does not disclaim any terminal part of any patent granted on the above identified application prior to the expiration date of the full statutory term of U.S. Patent No. 6,963,866, in the event that U.S. Patent No. 6,963,866 later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. 1.321(a), has all claims cancelled by a re-examination certificate, is reissued, or is otherwise terminated prior to expiration of its full statutory term, except for the separation of legal title stated above.

I hereby declare that all statements made herein of my own knowledge are true and that all statement made on information and beliefs are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, and that such willful false statements may jeopardize the validity of the application of any patent issued thereon. The undersigned is the attorney of record.

The Commissioner is authorized to charge our deposit account no. 08-2789 in the name of Howard & Howard Attorneys, P.C. for any fees associated with this Terminal Disclaimer or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

/SAMUEL J. HAIDLE/

Samuel J. Haidle, Registration No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: September 18, 2008

Electronic Patent Application Fee Transmittal				
Application Number:		11202790		
Filing Date:		12-Aug-2005		
Title of Invention:		Method of obtaining an electronically-stored financial document		
First Named Inventor/Applicant Name:		Michael D. Schulze		
Filer:		Samuel Jeffrey Haidle/Brenda Hughes		
Attorney Docket Number:		60,419-008		
Filed as Small Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Statutory disclaimer	2814	1	65	65
Total in USD (\$)				65

Electronic Acknowledgement Receipt

EFS ID:	3964287
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	18-SEP-2008
Filing Date:	12-AUG-2005
Time Stamp:	13:37:39
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$65
RAM confirmation Number	9604
Deposit Account	082789
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		AmendmentAfterFinal.pdf	89722 0eb8ea5b6de16bc16f5aed834c097a370cf1bd99	yes	12
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Amendment After Final		1	1	
	Claims		2	9	
	Applicant Arguments/Remarks Made in an Amendment		10	12	
Warnings:					
Information:					
2	Terminal Disclaimer Filed	TeminalDisclaimer.pdf	21215 270082ed3776ae4f5b0e954c16670701bcd6766c	no	2
Warnings:					
Information:					
3	Fee Worksheet (PTO-06)	fee-info.pdf	29691 0815d56a76d0b53733386c5f06b39babe4d7564a	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			140628		
<p>This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.</p> <p><u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.</p> <p><u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.</p> <p><u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.</p>					

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 11/202,790		Filing Date 08/12/2005		<input type="checkbox"/> To be Mailed			
APPLICATION AS FILED – PART I												
(Column 1)			(Column 2)		SMALL ENTITY <input checked="" type="checkbox"/> OR			OTHER THAN SMALL ENTITY				
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)		
<input type="checkbox"/> BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A			N/A			
<input type="checkbox"/> SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A			N/A			
<input type="checkbox"/> EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A			N/A			
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$	=		X \$	=		X \$	=		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$	=		X \$	=		X \$	=		
<input type="checkbox"/> APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).											
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))												
* If the difference in column 1 is less than zero, enter "0" in column 2.												
APPLICATION AS AMENDED – PART II												
(Column 1)			(Column 2)		(Column 3)			SMALL ENTITY OR			OTHER THAN SMALL ENTITY	
AMENDMENT	09/18/2008	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)		
	Total (37 CFR 1.16(i))	* 40	Minus	** 52	= 0	X \$25 =	0		X \$	=		
	Independent (37 CFR 1.16(h))	* 2	Minus	***4	= 0	X \$105 =	0		X \$	=		
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))											
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))											
						TOTAL ADD'L FEE	0		TOTAL ADD'L FEE			
(Column 1)			(Column 2)		(Column 3)			SMALL ENTITY OR			OTHER THAN SMALL ENTITY	
AMENDMENT	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)			
	Total (37 CFR 1.16(i))	*	Minus	**	=	X \$	=		X \$	=		
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X \$	=		X \$	=		
	<input type="checkbox"/> Application Size Fee (37 CFR 1.16(s))											
	<input type="checkbox"/> FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))											
						TOTAL ADD'L FEE			TOTAL ADD'L FEE			
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.												

Legal Instrument Examiner:
/KELLY D. HARRIS/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

27305 7590 07/18/2008
HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

LODHI, ANDALIB FT

ART UNIT	PAPER NUMBER
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2163

MAIL DATE	DELIVERY MODE
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07/18/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Response to Amendment

1. This Office Action is in response to applicant's communication filed April 02, 2008. The Applicant's remarks and amendments to the claims and/or the specification were considered with the results that follow.
2. In response to the last Office Action, claims 1-22 have been currently canceled. Claims 23 and 34 have been amended. Claims 35-74 have been newly added. As a result, claims 23-74 are now pending in this application.

Response to Arguments

3. Applicant's arguments with respect to claims 35-74 have been considered but are moot in view of the new ground(s) of rejection.

Double Patenting

The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

See the following chart for claim correspondences:

<p><u>WHAT IS CLAIMED IS: Application no:11/202,790</u></p> <p>35. A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of:</p> <p>storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter;</p> <p>storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;</p> <p>utilizing a computer terminal connected to the first and second storage systems through a processing unit;</p> <p>submitting a request for at least one of the stored financial documents into the computer terminal;</p> <p>comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted;</p> <p>automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and</p> <p>retrieving the requested financial document, as defined by the inputted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.</p>	<p><u>WHAT IS CLAIMED IS: Patented case no:6,963,866</u></p> <p>44. A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:</p> <p>storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter;</p> <p>storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;</p> <p>utilizing a computer terminal connected to the first and second storage systems through a processing unit;</p> <p>receiving a request for at least one of the stored financial documents;</p> <p>inputting the request into the computer terminal;</p> <p>comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted;</p> <p>automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and</p> <p>retrieving the requested financial document, as defined by the inputted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.</p>
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<p>57. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document is associated with at least one specific document parameter with the specific document parameter being defined as a specific document age, said method comprising the steps of: maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age; maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems through a processing unit; submitting a request for the financial document into the computer terminal; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age after the request has been inputted; automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and automatically retrieving the requested financial document from the accessed storage system as defined by the inputted request.</p>	<p>71. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being defined as a specific document age, said method comprising the steps of: maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age; maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems through a processing unit; receiving a request for the financial document; inputting the request into the computer terminal; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age after the request has been inputted; automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and automatically retrieving the requested financial document from the accessed storage system as defined by the inputted request.</p>
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Claims 35 and 57 are rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 44 and 71 in the Patented case no:_6,963,866.

Although the conflicting claims' language are not identical, they are not patentably distinct from each other because it is obvious to one of the ordinary skill in the art, that the broader language of claims 35 and 57 of the instant application 11/202790, where (submitting a request for the

financial document into the computer terminal) will read on the language of grater scope of claims 44 and 71 in the Patented case no: 6,963,866, which disclose (receiving a request for the financial document; inputting the request into the computer terminal).

4. Applicant's arguments filed April 2nd, 2008 have been fully considered but they are not persuasive. At page 13, concerning claim 23 and 34, Applicant argued that Behera does not teach, "determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored";

As to the above argument, Examiner respectfully submits that Behera teaches, "determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored (see e.g. col. 5 lines 1-8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that the host processor 6 can be programmed to select certain account numbers on certain days of the month and to cause the monthly account data to be retrieved from the optical disk jukebox. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox**). Behera further teaches for 'submitting a request for stored financial document into the computer terminal" that "(see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12 'to access' refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve 'archival data' refer here as**

‘at least one of the stored financial document’ for viewing on a ‘window screen’ refer as ‘computer terminal’).

Each of the identified dependent claims is also rejected for the independent claims rejection.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims **23-28, and 31- 34** are rejected under 35 U.S.C. 102(b) as being anticipated by Bailochan Behera (U.S. Patent No.: 5,187,750, hereinafter ‘Behera’).

For claim **23**, Behera teaches:

A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d ‘*short-term storage*’ and ‘*corresponding text*’; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely- located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. ‘*Library Archival Storage*’ and 50j, i.e. ‘*Optical Disk Jukebox*’; and col. 4 lines 25-68, i.e. ‘*long-term*’; and col. 7 lines 50-55) , wherein the first and second storage systems each include a plurality of financial documents stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55); and wherein each of the financial documents include

at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68) , said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the particular numerical sequence of the financial document is associated with a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that 'short-term storage' and 'corresponding text'** and col. 4 lines 17-23 and col. 7 lines 1-9 and lines 54-55, **note that a magnetic media which holds data covering a period of 30 days only**);

storing a plurality of financial documents in the second storage system at the second geographical location when the particular numerical sequence of the financial document is associated with a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);

utilizing a computer terminal connected to the first and second storage systems through a processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

submitting a request for at least one of the financial documents into the computer terminal (see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12 'to access' refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve 'archival data' refer here as 'at least one of the stored financial document' for viewing on a 'window screen' refer as 'computer terminal'**);

determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored (see e.g. col. 5 lines 1-

8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that the host processor 6 can be programmed to select certain account numbers on certain days of the month and to cause the monthly account data to be retrieved from the optical disk jukebox. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox);**

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as 'a check or a record or a financial document at one of the databases' from the SRM 10)** and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite)** when the determined numerical sequence of the requested financial document is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month**; see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that 'Date' (of capture of document into the system); Account Number; Check Number; Amount of Check (The capture date is placed on the original document via magnetic ink encoding))**; and

retrieving the requested financial document (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, from the first storage system if the requested financial document is located at the first geographical location and from the second storage

system if the requested financial document is located at the second geographical location (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **24**, Behera teaches:

first and second geographical locations are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **25**, Behera teaches:

first and second geographical areas are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other**).

For claim **26**, Behera teaches:

particular numerical sequence is further defined as a series number (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month**; see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that 'Date' (of capture of document into the system); Account Number; Check Number;**

Amount of Check (*The capture date is placed on the original document via magnetic ink encoding*)).

For claim **27**, Behera teaches:

automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as 'a check or a record or a financial document at one of the databases' from the SRM 10**).

For claim **28**, Behera teaches:

storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the particular numerical sequence of the financial document (see e.g. Fig. 1A ref. 50a, i.e. 'Library Archival Storage' and 50j, i.e. 'Optical Disk Jukebox' **based on the particular numerical sequence**; see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month**; see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that 'Date' (of capture of document into the system); Account Number; Check Number; Amount of Check** (*The capture date is placed on the original document via magnetic ink encoding*)).

For claim **31**, Behera teaches:

plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium (see e.g. Fig. 1A ref. 50a, i.e.

'Library Archival Storage' and 50j, i.e. *'Optical Disk Jukebox'* **based on the particular numerical sequence**; see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month**; see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that 'Date'** (*of capture of document into the system*); **Account Number; Check Number; Amount of Check** (*The capture date is placed on the original document via magnetic ink encoding*)).

For claim **32**, Behera teaches:

reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system (see e.g. col. 12 lines 41-48).

For claim **33**, Behera teaches:

distributing the reproduced financial document to a financial institution based on routing codes (see e.g. col. 20 lines 62-67).

For claim **34**, Behera teaches:

A method of obtaining electronically-stored financial document information from a first storage system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d *'short-term storage'* and *'corresponding text'*; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely-located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'*; and col. 4 lines 25-68, i.e. *'long-term'*; and col. 7 lines 50-55), wherein the first and second storage systems each include a plurality of financial document information stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55) and wherein the financial document

information include at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68), said method comprising the steps of:

storing a plurality of financial document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that 'short-term storage' and 'corresponding text' and col. 4 lines 17-23 and col. 7 lines 1-9 and lines 54-55, note that a magnetic media which holds data covering a period of 30 days only**);

storing a plurality of financial documents in the second storage system at the second geographical location when the particular numerical sequence of the financial document information is associated with a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);;

utilizing a computer terminal connected to the first and second storage systems through a processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

submitting a request for at least one of the financial documents into the computer terminal (see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12 'to access' refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve 'archival data' refer here as 'at least one of the stored financial document' for viewing on a 'window screen' refer as 'computer terminal'**);

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored ((see e.g. col. 5 lines 1-8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that the host processor 6 can be programmed to select certain account numbers on certain days of the month and to cause the monthly account data to be retrieved from the optical disk jukebox. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox**);

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document information is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as 'a check or a record or a financial document at one of the databases' from the SRM 10**) and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**) when the determined numerical sequence of the requested financial document information is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month**; see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that 'Date' (of capture of document into the system); Account Number; Check Number; Amount of Check (The capture date is placed on the original document via magnetic ink encoding)**); and

retrieving the requested financial document information (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, from the first storage system if the requested financial document information is located at the first geographical location and from the second storage system if the requested financial document information is located at the second geographical location (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims **29** and **30** are rejected under 35 U.S.C. 103(a) as being unpatentable over Bailochan Behera (U.S. Patent No. 5,187,750 and Behera hereinafter) and Applicant's own admitted prior art (Page 1, Background of the Invention, section 2, Description of the prior art, hereinafter 'priorart').

Regarding claim **29**, Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfilm'

However, the applicant admits 'prior art' that storing financial documents on microfilm is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for long periods of times.

Regarding claim **30**, Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfiche'

However, the applicant admits 'prior art' that storing financial documents on microfiche is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for long periods of times.

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

8. A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

9. The examiner requests, in response to this Office action, support be shown for language added to any original claims on amendment and any new claims. That is, indicate support for newly added claim language by specifically pointing to page(s) and line no(s) in the specification and/or drawing figure(s). This will assist the examiner in prosecuting the application.

10. When responding to this office action, Applicant is advised to clearly point out the patentable novelty which he or she thinks the claims present, in view of the state of the art disclosed by the references cited or the objections made. He or she must also show how the amendments avoid such references or objections See 37 CFR 1.111(c).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 9:00am-5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information

Art Unit: 2166


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/A. F. L./

Examiner, Art Unit 2163


/Khanh B. Pham/

Primary Examiner, Art Unit 2166

<i>Index of Claims</i> 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner Lodhi, Andalib F	Art Unit 2169


✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant <input type="checkbox"/> CPA <input type="checkbox"/> T.D. <input type="checkbox"/> R.1.47										
CLAIM		DATE								
Final	Original	09/18/2007								
	23	✓								
	24	✓								
	25	✓								
	26	✓								
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<p align="center"><i>Index of Claims</i></p> 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner Lodhi, Andalib F	Art Unit 2169

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
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Search Notes 	Application/Control No. 11202790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner Lodhi, Andalib F	Art Unit 2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	7/7/2008	AL
Updated PLUS Search - see attached	7/7/2008	AL
707/3, 10, 205 searched with text	7/7/2008	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner



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CONFIRMATION NO. 8676

SERIAL NUMBER 11/202,790	FILING or 371(c) DATE 08/12/2005 RULE	CLASS 382	GROUP ART UNIT 2163	ATTORNEY DOCKET NO. 60,419-008		
APPLICANTS Michael D. Schulze, Troy, MI; Richard J. Gagnon, Grosse Pointe Farms, MI; ** CONTINUING DATA ***** <input checked="" type="checkbox"/> AL This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866 which is a CON of 09/548,490 04/13/2000 PAT 6,446,072 which claims benefit of 60/129,021 04/13/1999 ** FOREIGN APPLICATIONS ***** <input checked="" type="checkbox"/> AL ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 09/02/2005						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /ANDALIB FT LODHI/ Acknowledged Examiner's Signature		<input type="checkbox"/> Met after Allowance AL Initials	STATE OR COUNTRY MI	SHEETS DRAWINGS 4	TOTAL CLAIMS 12 <input checked="" type="checkbox"/> 51	INDEPENDENT CLAIMS 2 <input checked="" type="checkbox"/> 4
ADDRESS HOWARD & HOWARD ATTORNEYS, P.C. THE PINEHURST OFFICE CENTER, SUITE #101 39400 WOODWARD AVENUE BLOOMFIELD HILLS, MI 48304-5151 UNITED STATES						
TITLE Method of obtaining an electronically-stored financial document						
FILING FEE RECEIVED 1405	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit			

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2007/09/14 15:03
S2	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:34
S3	2	("20060041493").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
S4	107	"5187750"	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S5	1	"5187750".pn.	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S6	51	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097" "4494840" "4494743").pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO	OR	ON	2007/09/17 13:12
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S8	4	S7 and "707"/\$.ccls.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S9	35330	local near1 remote	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S10	330	S9 same index	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S11	395	S9 same index\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S12	127	S11 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59

EAST Search History

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S17	8	S16 same bank\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
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EAST Search History

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S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		11202790	
	Filing Date		2005-08-12	
	First Named Inventor	Michael D. Schulze		
	Art Unit	2169		
	Examiner Name	Lodhi, Andalib Ft		
	Attorney Docket Number	060419.00008		

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(Not for submission under 37 CFR 1.99)

Application Number		11202790
Filing Date		2005-08-12
First Named Inventor	Michael D. Schulze	
Art Unit		2169
Examiner Name	Lodhi, Andalib Ft	
Attorney Docket Number		060419.00008

/A.L./	1	ImageMark Archive brochure from NCR Corporation, dated 2001, published in the U.S.A.	<input type="checkbox"/>
	2	TOM DWYER, publication entitled "Archiving Digital Content With EMC and Mobius Solutions", dated December 2005 from Yankee Group Research, Inc., www.yankeegroup.com, published in the U.S.A.	<input type="checkbox"/>
	3	HOLLY SRAEEL, article entitled "City Holdings Opts For DSI's Image" dated March 1996 from Imaging, published in the U.S.A.	<input type="checkbox"/>
	4	ALISON P. ORENSTEIN, article entitled "City National Bulks Up Its Internet Capability" from Community Bank Systems & Technology, dated May 1998, published in the U.S.A.	<input type="checkbox"/>
	5	THIERRY LEGER and DEBRA LEAK, article entitled "IA Corp. Announces New CheckVision Products: New CheckVision Archive Software Supports Short-and Long-Term Check Image Archival With Dynamic, Multi-tiered Migration", dated April 1, 1996, published in the U.S.A.	<input type="checkbox"/>
	6	KRISTI NELSON, article entitled "UBOC Moves to New Check Archive System" from Bank Systems & Technology Issue dated April 2000, published in the U.S.A.	<input type="checkbox"/>
	7	THIERRY LEGER, DANIELE SWEENEY, JUDITH HARGRAVE and JOANN CURRAN, article entitled "IA Corp. Uses Storage Tek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing", dated October 7, 1996), published in the U.S.A.	<input type="checkbox"/>
/A.L./	8	Article entitled "Trans Financial Bank An Image Success Story Leveraging Technology to Revolutionize Item Processing", from Document Solutions, a BISYS Company, dated 1996.	<input type="checkbox"/>
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Art Unit	2169
Examiner Name	Lodhi, Andalib Ft
Attorney Docket Number	060419.00008

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PLUS Search Results for S/N 11202790, Searched Tue Jul 08 07:37:23 EDT 2008

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Case Docket No.: 060419.00008

Date: May 8, 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze et al.

Serial No.: 11/202,790

Filed: August 12, 2005

Group Art Unit: 2169

Examiner: Lodhi, Andalib Ft

For: METHOD OF OBTAINING ELECTRONICALLY-STORED
FINANCIAL DOCUMENTS

SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 AND 1.98

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P.O. Box 1450

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Dear Sir:

Pursuant to 37 CFR 1.97 and 37 CFR 1.98 and in compliance with 37 CFR 1.56, Applicant hereby makes of record the patents, publications, or other information listed on the attached Form PTO/SB/08A. Applicant respectfully requests that the Office consider the patents, publications, or other information and make these of record in the subject application.

The above identified patent application is being or was filed after June 30, 2003, such that copies of each cited U.S. Patent and each cited U.S. Patent Application Publication are not required to be submitted, see 37 CFR 1.98(a)(2)(ii). However, copies of the remaining patents and publications, if any, are enclosed herewith. None of the patents, publications, or other information being provided discloses the inventive concepts claimed in the subject application.

U.S.S.N.: 11/202,790

Under 35 U.S.C. §120, this application relies on the earlier filing date of prior application Serial No. 10/104,541, filed on March 22, 2002, now Patent No. 6,963,866; and Serial No. 09/548,490, filed on April 13, 2000, now Patent No. 6,446,072. The references listed on Form PTO/SB08A were submitted to and/or cited by the Office on this prior application. In addition, the Information Disclosure Statement submitted in the earlier application complied with 37 CFR 1.98(a) through (c) such that these references are not required to be provided in this application.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys, P.C. the fee of \$180.00 for submission of the Supplemental Information Disclosure Statement.

In addition to the above, the Commissioner is authorized to charge our Deposit Account No. 08-2789 for any additional fees or credit any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

/SAMUEL J. HAIDLE/

Samuel J. Haidle, Registration No.: 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, Michigan 48304-5151
(248) 723-0334

Dated: May 8, 2008

#369748

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		11202790	
	Filing Date		2005-08-12	
	First Named Inventor	Michael D. Schulze		
	Art Unit	2169		
	Examiner Name	Lodhi, Andalib Ft		
	Attorney Docket Number	060419.00008		

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1	ImageMark Archive brochure from NCR Corporation, dated 2001, published in the U.S.A.	<input type="checkbox"/>
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3	HOLLY SRAEEL, article entitled "City Holdings Opts For DSI's Image" dated March 1996 from Imaging, published in the U.S.A.	<input type="checkbox"/>
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Art Unit	2169
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(Not for submission under 37 CFR 1.99)

Application Number	11202790
Filing Date	2005-08-12
First Named Inventor	Michael D. Schulze
Art Unit	2169
Examiner Name	Lodhi, Andalib Ft
Attorney Docket Number	060419.00008

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☒ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/SAMUEL J. HAIDLE/	Date (YYYY-MM-DD)	2008-05-08
Name/Print	Samuel J. Haidle	Registration Number	42,619

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Electronic Patent Application Fee Transmittal

Application Number:	11202790			
Filing Date:	12-Aug-2005			
Title of Invention:	Method of obtaining an electronically-stored financial document			
First Named Inventor/Applicant Name:	Michael D. Schulze			
Filer:	Samuel Jeffrey Haidle/Brenda Hughes			
Attorney Docket Number:	60,419-008			
Filed as Small Entity				
Utility Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
Total in USD (\$)				180

Electronic Acknowledgement Receipt

EFS ID:	3273529
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	08-MAY-2008
Filing Date:	12-AUG-2005
Time Stamp:	13:51:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 180
RAM confirmation Number	9898
Deposit Account	082789
Authorized User	

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Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	SupplementalInformationDisclosureStatement.pdf	31239	no	2
			be15c0f25bb87c20a9b2bcb88a6f68a770820586		
Warnings:					
Information:					
2	Information Disclosure Statement (IDS) Filed	US_IDS_Form__SB_08a.pdf	820314	no	5
			98c3f61c65d49a81512b2f3117b4658f359696df		
Warnings:					
Information:					
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3	NPL Documents	NCRArchive2001.pdf	789223	no	10
			0a346e8d76e95145bfe78f9598d2957533f7c6d8		
Warnings:					
Information:					
4	NPL Documents	CityHoldingOptsarticle.pdf	78714	no	1
			b945c3dc78b6fc7eab8c33727e76064ca4af8788		
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5	NPL Documents	BankSystemsTechnologyarticle.pdf	85374	no	1
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Warnings:					
Information:					
6	NPL Documents	EMCMobiusFinal.pdf	698372	no	16
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Warnings:					
Information:					
7	NPL Documents	IAArchiveApril11996.pdf	113348	no	3
			49d73d14c5dd69d009eaf56360b63a21e1f6caee		
Warnings:					
Information:					

8	NPL Documents	LookSmartarticleOctober71996.pdf	110166	no	3
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Warnings:					
Information:					
9	NPL Documents	UBOCMulti-tier.pdf	131272	no	2
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Warnings:					
Information:					
10	NPL Documents	ImageProductInfo8282007.pdf	485715	no	9
			1ecd11e667527206ba93092a9623ed6af0089e88		
Warnings:					
Information:					
11	Fee Worksheet (PTO-06)	fee-info.pdf	8187	no	2
			87e5412ffd61be07d3fc85213e73ff7d484ef2a1		
Warnings:					
Information:					
Total Files Size (in bytes):			3351924		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze et al.

Group Art Unit: 2621

Serial No.: 11/202,790

Examiner: Lodhi, Andalib FT

Filed: August 12, 2005

Title: METHOD OF OBTAINING AN ELECTRONICALLY-STORED
FINANCIAL DOCUMENT

Attorney Docket No.: 060419.00008

AMENDMENT

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Official Action dated 10/02/2007, please amend the subject application as follows and consider the accompanying remarks. A petition for a three-month extension of time is attached to extend the period for reply.

A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

Amendments to the Claims

This listing of claims, including the text of the claims, serves to replace all prior versions, and listings, of claims in the application.

1. - 22. (Cancelled)

23. (Currently Amended) A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with ~~include~~ at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence, said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the particular numerical sequence of the financial document is associated with a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the particular numerical sequence of the financial document is associated with a second geographical area;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

~~receiving a request for at least one of the stored financial documents;~~

~~inputting the~~ submitting a request for at least one of the stored financial documents into the computer terminal;

determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored;

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested

financial document is associated with the first geographical area and automatically accessing the second storage system at the second geographical location through the processing unit when the determined numerical sequence of the requested financial document is associated with the second geographical area; and

retrieving the requested financial document, as defined by the inputted request, from the first storage system if the requested financial document is located at the first geographical location and from the second storage system if the requested financial document is located at the second geographical location.

24. (Previously Presented) A method as set forth in claim 23 wherein the first and second geographical locations are different from each other.

25. (Previously Presented) A method as set forth in claim 24 wherein the first and second geographical areas are different from each other.

26. (Previously Presented) A method as set forth in claim 23 wherein the particular numerical sequence is further defined as a series number.

27. (Previously Presented) A method as set forth in claim 23 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

28. (Previously Presented) A method as set forth in claim 23 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the particular numerical sequence of the financial document.

29. (Previously Presented) A method as set forth in claim 28 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

30. (Previously Presented) A method as set forth in claim 28 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

31. (Previously Presented) A method as set forth in claim 28 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

32. (Previously Presented) A method as set forth in claim 23 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

33. (Previously Presented) A method as set forth in claim 32 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

34. (Currently Amended) A method of obtaining electronically-stored financial document information from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial document information stored therein and wherein the financial document information include at least one specific document parameter with the specific document

parameter being defined as a particular numerical sequence, said method comprising the steps of:

storing a plurality of financial document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the particular numerical sequence of the financial document information is associated with a second geographical area;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

~~receiving a request for at least one of the stored financial document information;~~

~~inputting the~~ submitting a request for at least one of the stored financial document information into the computer terminal;

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored;

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document information is associated with the first geographical area and automatically accessing the second storage system at the second geographical location through the processing unit when the determined numerical sequence of the requested financial document information is associated with the second geographical area; and

retrieving the requested financial document information, as defined by the inputted request, from the first storage system if the requested financial document information is located at the first geographical location and from the second storage system if the requested financial document information is located at the second geographical location.

35. (New) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter;

storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

submitting a request for at least one of the stored financial documents into the computer terminal;

comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been inputted;

automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and

retrieving the requested financial document, as defined by the inputted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

36. (New) A method as set forth in claim 35 wherein the first and second fixed mediums are different from each other.

37. (New) A method as set forth in claim 36 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on a physical media.

38. (New) A method as set forth in claim 37 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on one of microfilm and microfiche.

39. (New) A method as set forth in claim 37 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

40. (New) A method as set forth in claim 39 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents on an electronic disc media.

41. (New) A method as set forth in claim 39 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in an electronically retrievable memory.

42. (New) A method as set forth in claim 36 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

43. (New) A method as set forth in claim 42 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on one of microfilm or microfiche.

44. (New) A method as set forth in claim 35 wherein the first and second fixed mediums are the same.

45. (New) A method as set forth in claim 44 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

46. (New) A method as set forth in claim 35 wherein the specific document parameter of the financial document is a particular numerical sequence.

47. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific document age.

48. (New) A method as set forth in claim 47 wherein the specific document age of the financial document is a record date of the financial document and the predetermined parameter is a pre-selected date.

49. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific account number.

50. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific check number.

51. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific payment date.

52. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific monetary amount.

53. (New) A method as set forth in claim 35 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

54. (New) A method as set forth in claim 53 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

55. (New) A method as set forth in claim 35 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

56. (New) A method as set forth in claim 35 further including an outsourcing institution associated with the second storage system.

57. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage

system wherein the financial document is associated with at least one specific document parameter with the specific document parameter being defined as a specific document age, said method comprising the steps of:

- maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

- maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems through a processing unit;

- submitting a request for the financial document into the computer terminal;

- comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age after the request has been inputted;

- automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and

- automatically retrieving the requested financial document from the accessed storage system as defined by the inputted request.

58. (New) A method as set forth in claim 57 further including the step of processing the request to locate the requested financial document.

59. (New) A method as set forth in claim 58 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

60. (New) A method as set forth in claim 59 wherein the steps of processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by an interlinked computer program.

61. (New) A method as set forth in claim 57 further including the step of feeding the request from the computer terminal into the processing unit.

62. (New) A method as set forth in claim 61 further including the step of downloading the request from the processing unit into a downloading terminal.

63. (New) A method as set forth in claim 62 further including the step of transmitting the request from the downloading terminal to a document terminal.

64. (New) A method as set forth in claim 63 further including the step of reproducing the requested financial document through the document terminal.

65. (New) A method as set forth in claim 64 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

66. (New) A method as set forth in claim 61 further including the step of categorizing the request.

67. (New) A method as set forth in claim 61 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

68. (New) A method as set forth in claim 67 further including the step of determining an image reference number of the requested financial document.

69. (New) A method as set forth in claim 57 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

70. (New) A method as set forth in claim 57 wherein the step of automatically accessing the off-site and on-site storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

71. (New) A method as set forth in claim 57 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

72. (New) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

73. (New) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

74. (New) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.