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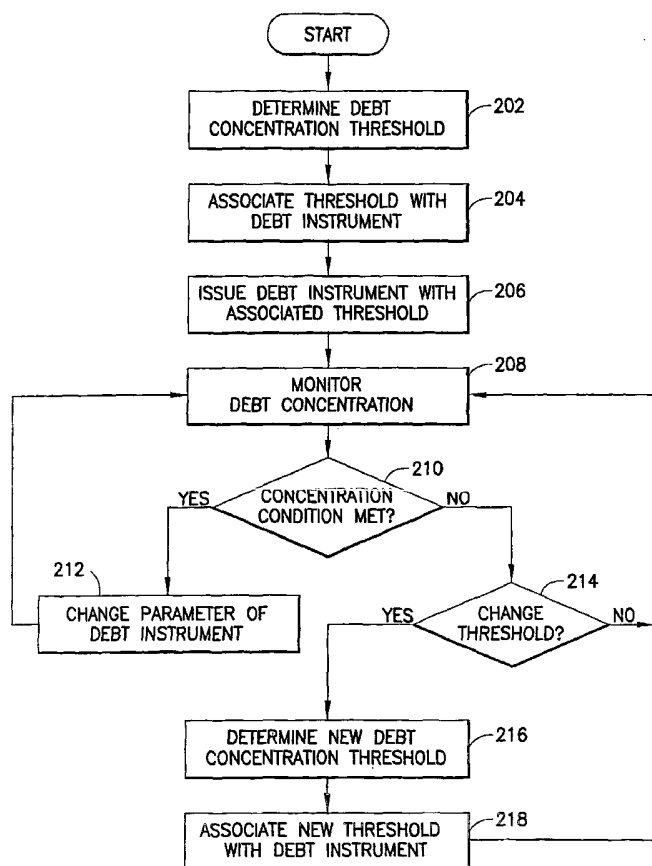
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF CORPORATE DEBT



(57) Abstract: A method and system for managing concentration of debt, wherein a condition is associated with debt instruments, and the condition changes at least one parameter of the debt instrument (212) in the event that an entity, such as an investor or group of investors acting in a concerted manner, accumulates a quantity of debt instruments in excess (210) of a threshold level (202) which is typically a percentage of outstanding debt instruments. The parameter that is changed may be the maturity, the priority, the rate, or any other similar parameter associated with the value of the debt instrument. The effect of the change in the parameter is to reduce the value of the debt instrument. The change in the parameter may be permanent, or it may be temporary. The condition may be attached or associated with the debt instrument before issue, or it may be attached or associated after the debt instrument has issued.

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INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

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US CL : 705/36, 35, 37

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/36, 35, 37

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

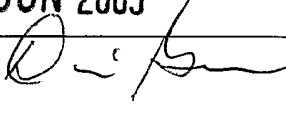
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C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,148,293 A (KING) 14 NOVEMBER 2000, Col 11 line 20 - Col 23 line 48	1 - 22
Y	US 5,446,653 A (MILLER et al) 29 August 1995, Col 5 line 30 - Col 14 line 68	1 - 22

Further documents are listed in the continuation of Box C.  See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

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