

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
16 February 2006 (16.02.2006)

PCT

(10) International Publication Number
WO 2006/017831 A3

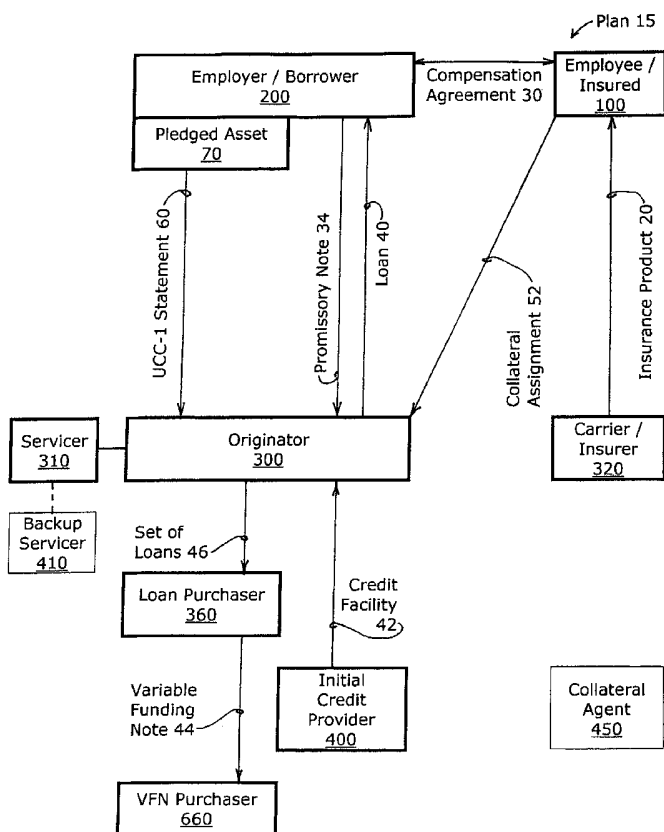
- (51) International Patent Classification:
G06F 17/16 (2006.01)
- (21) International Application Number:
PCT/US2005/028159
- (22) International Filing Date: 8 August 2005 (08.08.2005)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/599,532 6 August 2004 (06.08.2004) US
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- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,

[Continued on next page]

(54) Title: COMPUTER SYSTEM FOR ACTIVELY MONITORING AND ENHANCING THE COLLATERAL SECURITY FOR A PORTFOLIO OF LOANS TO FACILITATE FINANCING AND SECURITIZATION



(57) Abstract: A computer system for monitoring and enhancing the collateral security underlying a set of loans is provided, including a system for calculating the unsecured value of the set at any time and for initiating additional collateral enhancement instruments when the unsecured value exceeds a certain limit. The system may include a variety of modules in communication with a relational database for storing data about the loans and system elements. The computer system may also be configured to allocate, manage, and execute the waterfall or cascade of funds between and among the various participants in a financial plan. The invention also includes a structured finance plan and related methods for enhancing the collateral security of a loan obtained for a life insurance or annuity product, and a system and method for managing a portfolio of such loans in order to obtain favorable financing and to facilitate securitization.

WO 2006/017831 A3



ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,
FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT,
RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA,
GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(88) Date of publication of the international search report:
20 April 2006

Published:

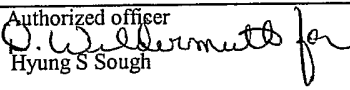
— with international search report

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/28159

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(7) : G06F 17/16 US CL : 705/37 According to International Patent Classification (IPC) or to both national classification and IPC</p>												
<p>B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/38</p> <p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched NONE</p> <p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WEST DIALOG</p>												
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category *</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>X</td> <td>US Patent No 6, 671, 673 (Baseman et al) 30 Dec 2003 (30.12.2003)</td> <td>1-49</td> </tr> </tbody> </table>			Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	X	US Patent No 6, 671, 673 (Baseman et al) 30 Dec 2003 (30.12.2003)	1-49				
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<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.</p>												
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"P" document published prior to the international filing date but later than the priority date claimed												
<p>Date of the actual completion of the international search 12 December 2005 (12.12.2005)</p>		<p>Date of mailing of the international search report 25 JAN 2006</p>										
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